

What will my colonoscopy cost?

What affects the cost of a colonoscopy?

- The facility where the procedure is performed
- If you require an anesthesiologist because of chronic health issues, e.g. heart or lung disease
- If you have a polyp removal or a biopsy If a polyp or biopsy is taken, then there will be a pathology charge
- The reason the colonoscopy is done: preventive (because of your age) or diagnostic (because of personal history of polyps or symptoms like bleeding)

Health Insurance and Cost

Individuals obtain health insurance through many different sources, such as through their employer, purchased privately, through Medicare or Medicaid. Within each of those plans there are a multitude of different coverage contracts. This makes it extremely difficult for our staff to know if or how much your insurance will pay for a colonoscopy. Therefore we encourage you to call your insurance and inquire about YOUR specific benefits.

Colonoscopy Outcomes Can Affect Coverage

Depending on your insurance plan's provisions, coverage for a preventive colonoscopy may differ from a diagnostic colonoscopy. However, some plans pay the same regardless of the reason. What is certain is the billing diagnosis for the colonoscopy procedure is determined by the outcome of the colonoscopy.

Therefore, it is possible that you have your colonoscopy for preventive purposes, and if a polyp is removed or biopsy taken, then an additional diagnostic code will be used as well as the preventive code. For some individuals, this addition of the diagnostic code could change your insurance benefits. This billing guideline is established by the American Medical Association and the American Hospital Association.

Don't lose sight of the goal!

The purpose of a colonoscopy is to prevent colon cancer and/or catch it early. Research has proven that colonoscopies reduce the incidence of colon and rectal cancer. The monetary and emotional cost of colon cancer is substantially higher than the co-pay or deductible of a colonoscopy.

Springfield Clinic strives to help you have a better understanding in this complicated world of insurance coverage. Thank you for entrusting your care with Springfield Clinic.

Questions to ask your insurance company:

- What are my benefits for a "screening/preventive colonoscopy"? Code is G0121.
- What are my benefits for colonoscopy with personal or family history of polyps or colon cancer? Code G0105.
- What are my benefits if a polyp is removed or biopsy taken? Potential procedure codes are: 45378, 45380, 45384, 45385.
- Do I have a "network requirement"? If so, are my doctor and procedure location within my network?
- Does my colonoscopy require prior authorization?
 - If so, contact the Colon & Rectal Surgery Department and the nurse will assist you.



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