

YOUR COLONOSCOPY: IS IT SCREENING, DIAGNOSTIC, OR SURVEILLANCE?

It is very important to know what type of colonoscopy you are having performed. Your insurance company treats the 3 types of colonoscopies – **Screening, Diagnostic, and Surveillance** – very differently. Most insurance companies cover a screening colonoscopy 100%, but certain criteria **MUST** be met.

Diagnostic

- **Performed if you are having symptoms or as a result of an abnormal finding**
 - Examples of signs and symptoms:
 - Bleeding
 - Positive blood in stool testing
 - Iron deficiency anemia of unknown cause
 - Change in bowel habits – *constipation / diarrhea*
 - Abdominal pain
 - A previous abnormal colonoscopy

Screening

- **Performed if you have NO SYMPTOMS**
- **Age Dependent** – must be over **50 years old**
 - *Age 40 – must have a family history (*sibling, parent, child*)

Surveillance

- Performed if you have **been diagnosed with polyps/cancer previously** & NOT having symptoms currently

Other Important Information

How Much Will I Owe?

- **Diagnostic** – usually you will have to pay a co-pay and/or an amount toward your deductible
- **Screening & Surveillance** – usually covered by your insurance 80-100%, without a co-pay or deductible
- **Always check with your insurance company to see what they will cover**

How Often Should I Have a Colonoscopy?

- **Diagnostic** – whenever deemed appropriate based on your symptoms
- **Screening** – usually every 10 years
 - *Or every 5 years if there is a family history (sibling, parent, child)*
- **Surveillance** – usually every 5 years
 - **Or sooner if recommended by your physician**