

WHAT TO EXPECT

Paying for your colonoscopy

Under the Affordable Care Act, you can get certain preventive health care tests done for free. Colonoscopy is one of these tests. It is often free, but there are some cases in which patients must pay part of the cost. Congress recently passed a new law that will stop unexpected bills for screening colonoscopy gradually between 2022 and 2030, but for now this resource contains the most current information.

By answering a few questions, you can figure out what to expect to pay for your colonoscopy. Talk to your doctor's billing team or your health plan if you have more questions.

Colonoscopy types



Screening Colonoscopy: A test if you are at average-risk for colon cancer.

- Done every ten years for anyone over age 50* to look for (and remove, if needed) colon polyps.
- If polyps are not removed, the colonoscopy and sedation are covered 100% by health insurance.



Diagnostic Colonoscopy: A test if you are higher-risk for colon cancer.

- Not fully covered (meaning you may have to pay some of the costs).
- Will remove colon polyps, look for inflammation in patients with GI symptoms or who have Crohn's disease or ulcerative colitis, or look for and treat bleeding.

**African Americans should begin screenings at age 45. Some insurers allow screenings beginning at age 45 for everyone based on new recommendations from the U.S. Preventative Services Task Force.*

Bills

You may get up to 4 bills for your colonoscopy.

1. One from the doctor who did your colonoscopy.
2. One from the place where you had your colonoscopy.
3. One from the anesthesia care team, if you get sedation.
4. One from the pathology lab, if a biopsy or polyp is removed.

Colon cancer screening coverage laws

To learn more, search online for:

- The American Cancer Society: [Colorectal Cancer Early Detection Screening Coverage Laws](#)
- The American Gastroenterological Association: [Patient Cost Sharing for Screening Colonoscopy](#)
- Medpage Today: [General Gastroenterology](#)

If you have private insurance

If you have private insurance and were charged for a colonoscopy, you can appeal the claim.

To learn more about appealing your colonoscopy charges to your private insurance, talk to your doctor's billing office or read more on [How To Appeal a Rejected Claim](#) on WebMD.com.

What you may have to pay

Start here



Have you had a positive stool test that found hidden blood when screening for colon cancer in the last 12 months?
(FIT, FOBT, Cologuard®, etc.)

No

Yes



Are you part of any of these groups?

- Having GI symptoms right now.
- Have had colon polyps.
- Have Crohn's disease or ulcerative colitis.
- Have a direct family member with colon polyps or colon cancer.

No



Are all of the below statements true?

- I am 50* years of age or older.
- I have no history of GI disease, colon polyps or colon cancer.
- I have not had a colonoscopy within the last 10 years.

*45 years or older for African Americans. Some insurers allow screenings beginning at age 45 for everyone based on new recommendations from the U.S. Preventative Services Task Force.

Yes

No

Yes



You are **HIGHER RISK** for colon cancer

- You will get a **DIAGNOSTIC COLONOSCOPY**.
- Your insurance may not cover the full cost and you will need to pay part of the cost out of pocket.



You are **AVERAGE RISK** for colon cancer.

- You will get a **SCREENING COLONOSCOPY**.*
- Your insurance should cover 100% of the costs, so you will not need to pay.
- If your doctor removes a polyp during the test, it becomes a **DIAGNOSTIC COLONOSCOPY**. This means your insurance may not cover the cost. Your care team will let you know after if they find any polyps.