## Washington University School of Medicine in St. Louis

Department of Surgery Section of Colon & Rectal Surgery

# PLEASE READ

## A Screening or Diagnostic Colonoscopy?

It is important to understand the difference between a screening and diagnostic colonoscopy.

It is very important that you talk to your insurance company regarding your benefits and their criteria, as this can have an effect on your out-of-pocket costs such as deductibles or co-insurance.

Most insurance plans will cover screening colonoscopies, while diagnostic will be applied to your deductible or co-insurance.

#### **Screening Colonoscopy Factors:**

- No symptoms before the procedure
- No findings during the procedure (polyps, diverticulosis etc.)
- No personal history of cancer or polyps
- No family history of cancer or polyps (some insurances consider this high risk)

### **Diagnostic Colonoscopy Factors:**

- Symptoms before the procedure such as change in bowel habits, rectal bleeding, abdominal pain etc.
- Findings during the procedure (polyps, cancer, diverticulosis etc.)
- Personal history of cancer or polyps
- Family history of cancer or polyps (some insurances consider this high risk)

**Important Note: Disclaimer** – Washington University Physicians follows appropriate coding guidelines and procedures. A screening procedure may become diagnostic based on the findings during the colonoscopy or symptoms you are experiencing.

The points noted above are to be used for informational purposes only, as insurance and benefits criteria vary by plan.

If you have any questions or concerns, please contact your insurance company to verify your benefits and "out-of-pocket" costs for screening vs. diagnostic colonoscopies.