

## WHAT TO EXPECT

# Paying for your colonoscopy

A colonoscopy is a procedure that allows your doctor to examine the inside of your lower digestive tract, also known as your colon and rectum. The procedure uses a colonoscope — a long flexible tube with a light and camera at the end — to examine the inside lining of the colon. It allows the doctor performing the test to find and remove precancerous growths, called polyps, and early colorectal cancers.

When a colonoscopy is done as a preventive exam for colorectal cancer screening, it is covered by your insurance carrier in accordance with the Affordable Care Act preventive services mandate. This mandate does not apply to “grandfathered” insurance plans. A grandfathered plan is a health insurance policy that was in place before the Affordable Care Act. There may be some costs associated with a screening or diagnostic colonoscopy.

Before having a colonoscopy, call your insurance company to find out how much out-of-pocket costs you can expect to pay, and if those costs could change depending on the results of your colonoscopy, such as if the removal of a polyp is performed.

## Colonoscopy Types

### Screening Colonoscopy

- The U.S. Preventive Services Task Force recommends colorectal cancer screening to begin at age 45. Screening colonoscopies are performed to find and remove precancerous growths, called polyps, and early colorectal cancers.
- When a colonoscopy is done as a preventive exam for colorectal cancer screening, it is covered by your insurance carrier in accordance with the Affordable Care Act preventive services mandate.

### Diagnostic Colonoscopy

- A diagnostic colonoscopy is a procedure that allows your doctor to examine the inside of your lower digestive tract. It is ordered to investigate abnormal symptoms or test results, or because of a personal or family history of certain medical conditions.
- There may be out-of-pocket costs associated with a diagnostic colonoscopy.

## Colonoscopy Costs

There may be some costs associated with a colonoscopy and anesthesia, especially when a colonoscopy is considered diagnostic. Please check with your insurance carrier to learn more about any costs that may be associated with your colonoscopy.

**You may be billed for the following services related to your colonoscopy procedure:**

- A professional service fee for the digestive diseases doctor who performed your colonoscopy.
- A facility fee for the location where your colonoscopy was performed.
- A fee for services rendered by an anesthesiologist for sedation.
- A pathology lab fee if you have a biopsy or if your doctor removed a polyp.

## Sedation Costs

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Before the colonoscopy procedure starts, you will be given medication through an IV to make you comfortable.

There are **two types** of sedation medication used during a colonoscopy.

### Moderate sedation

- When a colonoscopy is performed as a preventive exam for colorectal cancer screening, moderate sedation is covered by insurance carriers who are in accordance with the Affordable Care Act preventive services mandate. You may have to pay for co-insurance and deductibles if you have moderate sedation for a diagnostic colonoscopy.

### Monitored anesthesia care (MAC)

- If your insurance denies or does not cover monitored anesthesia care, you may have to pay a flat fee of \$200. If your insurance covers monitored anesthesia care for a diagnostic colonoscopy, you may still have to pay for co-insurance and deductibles, which may be higher than \$200 based on your insurance policy.

## Billing Questions

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If you have questions about your bills or you plan to appeal your colonoscopy charges, please reach out to your health insurance plan or contact the UCLA Health billing office at **310-301-8860** and the hospital billing office at **310-825-8021** ([uclahealth.org/billing](https://uclahealth.org/billing)).