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INSURANCE COVERAGE FOR ENDOSCOPY FOR YOUR INFORMATION ONLY

We are providing the following dialogue to help you question your insurer about your benefits in regards to your upcoming appointment. This is strictly for your convenience and is not a mandatory requirement though highly recommended, as benefits are changing constantly and we are unable to verify them.

*****Most insurance companies will NOT consider your colonoscopy “SCREENING” if you have a HISTORY OF COLON POLYPS*****

Colonoscopy CPT Code: _____ EGD CPT Code: _____

Diagnosis Code(s): _____

PLEASE CALL OUR BILLING DEPARTMENT FOR THE ABOVE BILLING CODES AS THEY PERTAIN TO YOU (586) 569-3379 or (586) 569-3380

When you call your insurance carrier, we advise that you check your benefits, coverage, and network participation by asking the following questions:

1. Is this procedure (give them above CPT code) covered under my policy? YES or NO
2. Will the diagnosis code be processed as preventative, surveillance, or diagnostic, and what are my benefits for the service? (claim processing varies based on how insurer recognizes diagnosis)

Diagnostic/Medical Necessity: Deductible: _____ Coinsurance: _____
 or

Preventative/Wellness/Routine: Ask if there are age and/or frequency limits for my colonoscopy?
 (example-One every 10 years over the age of 50; One every 2 years for a personal history of polyps, etc.)

YES: _____ NO
Policy Limits

3. If the physician removes a polyp, will this change the out-of-pocket responsibility? YES or NO
 (A biopsy or polyp removal may change a “screening” benefit to a “medical necessity”, which may incur more out-of-pocket expenses. Every insurer varies on this guideline).

Insurance Representative’s Name: _____ Reference #: _____ Date: _____

There will be billing statements for separate entities associated with your procedure(s), including fees for the physician, the facility, and anesthesia. If tissue is removed for biopsy, there will also be fees related to the laboratory and pathologist.

If you have further questions after speaking with your insurance company, please call our Billing Department at (586) 569-3379 or (586) 569-3380 during normal business hours. We will gladly assist with any questions you may have. We advise you keep this information as a reference until your insurer has processed all claims.