

Colonoscopy and Sigmoidoscopy

Description

Colonoscopy: Looks at the inside of the entire colon (large intestine and rectum) using a colonoscopy (a flexible lighted tube with a small camera). A colonoscopy can find ulcers, colon polyps, tumors, bleeding, and inflammation. It also allows for biopsy and removal of polyps. (FYI, if they are removing polyps, they will also be doing a biopsy to determine benign or malignancy.)

Sigmoidoscopy: Same as a colonoscopy except the examination is of the lower section of the colon and rectum only.

These can be performed for different reasons.

- **Routine screening:** Testing for disease or disease precursors in seemingly well individuals so that early detection and treatment can be provided for those who test positive for the disease. If polyps are found and removed during the screening, it is still considered a screening.
- **Surveillance:** Can be performed at varying ages and intervals based on patient’s history of colon cancer or polyps. Patients with a history of colon polyp(s) are not recommended for a screening colonoscopy, but for a surveillance colonoscopy.
- **Diagnostic:** Testing to rule out or confirm a suspected diagnosis because the patient has symptoms or to monitor a known condition.

See also

- Similar, related, or easily confused documents.
- [Fecal Calprotectin Testing](#) - Calprotectin is a protein shed in excess during acute episodes of inflammatory bowel disease.
 - [Fecal or Stool DNA \(sDNA\) Testing for Colorectal Screening](#) - Fecal or stool DNA (sDNA) testing for colorectal screening are noninvasive tests developed to detect DNA mutations in cells shed from cancerous or precancerous tissue into stool.
 - [Virtual Colonoscopy](#) - CT scan to view interior of the colon.

Table of Contents

- The following topics are included in this document:
- [Commercial](#)
 - [Government Programs](#)
 - [Individual and Family Business \(IFB\)](#)

Document history

The document history for the past 12 months is outlined below.

Date	Description
1.24.24	Fixed PDF settings.
12.14.23	Updated to new template.

Commercial

Introduction	This section applies to all Commercial brands: Dean Health Plan (DHP), Mayo Medical Plan (MMP), Medica (including MHPS), and Prevea360.
Quoting benefits	<p>ALWAYS quote both <i>routine</i> and <i>diagnostic</i> benefits, even if the member says it’s preventive. Suggested verbiage:</p> <p><i>If you are experiencing symptoms that a colonoscopy could be used to diagnose, it will pay towards your diagnostic benefit, regardless of why the colonoscopy was scheduled.</i></p> <p><i>As an example: your physician wants you to receive a colonoscopy because you have recently turned 50 years old. You schedule the colonoscopy. Prior to your procedure, you begin experiencing blood in your stool (or change in your bowel movements, rectal pain, or other symptoms). Because the colonoscopy can be used to diagnose this problem, it will be considered a diagnostic colonoscopy, not a routine colonoscopy.</i></p>

Benefits (all except MMP) Coverage depends on the procedure. Refer to the table below.

Procedure	Coverage													
Routine screening	<ul style="list-style-type: none">• Covered under routine cancer screening benefits, even if polyps are removed.• Anesthesia: Covered under preventive benefits.• Self-Insured groups: Check the member’s plan. A minimum age may apply for preventive benefits.													
Diagnostic purposes	<ul style="list-style-type: none">• Covered under outpatient services benefit.• Anesthesia: Covered under anesthesia benefits.• Note: A colonoscopy done as a follow up to a positive Fecal or Stool DNA (sDNA) Testing for Colorectal Screening (aka Cologuard) is covered as routine.<ul style="list-style-type: none">– Applies to INN providers only.													
Surveillance purposes	<ul style="list-style-type: none">• If member is not having symptoms, covered as routine.• If member is having symptoms, covered as diagnostic.													
Polyp removal	<ul style="list-style-type: none">• If polyps are found, removal covered based on reason for the test, routine or diagnostic.													
Polyp testing	<ul style="list-style-type: none">• Depends on the procedure and reason. Refer to the table below. <table><tr><th>Procedure</th><th>Reason</th><th>Benefits</th></tr><tr><td rowspan="2">Colonoscopy</td><td>Routine</td><td>Preventive (no member cost)</td></tr><tr><td>Diagnostic</td><td>Lab</td></tr><tr><td rowspan="2">Sigmoidoscopy</td><td>Routine</td><td>Lab</td></tr><tr><td>Diagnostic</td><td>Lab</td></tr></table>	Procedure	Reason	Benefits	Colonoscopy	Routine	Preventive (no member cost)	Diagnostic	Lab	Sigmoidoscopy	Routine	Lab	Diagnostic	Lab
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Sigmoidoscopy	Routine	Lab												
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Colonoscopy prep agent	<ul style="list-style-type: none">• Colonoscopy prep often involves medication (such as laxatives or mixed electrolyte solutions).<ul style="list-style-type: none">– Covered under prescription benefits. Verify drug status before quoting benefits.– Tip: Always covered as a prescription, even for routine screenings.• Pharmacy carve out: Refer member to their Pharmacy Benefit Manager (PBM) if the plan has pharmacy benefits with a different vendor.													
Claim issues (ISET only)	<ul style="list-style-type: none">• ALERT: The following is for INTERNAL USE ONLY. Do not share with members or providers.<ul style="list-style-type: none">– If member says claim paid incorrectly, it may not meet preventive criteria.– Refer to CPE #14 in Claim Adjustments (Commercial).													

Mayo Medical Plan (MMP) Coverage depends on the procedure. Refer to the table below.

Procedure	Coverage
Routine screening	<ul style="list-style-type: none">Covered under routine cancer screening benefits, even if polyps are removed.Anesthesia: Covered under preventive benefits.Note: The first (2) two rectal cancer screenings in a calendar year covered under routine screening benefits.<ul style="list-style-type: none">Any combination of colon cancer screenings (colonoscopy or sigmoidoscopy) and Fecal or Stool DNA (sDNA) Testing for Colorectal Screening (aka Cologuard).Applies to INN providers only.Member must meet age requirements of the plan.If the member meets the age requirements for this to be preventive, review the member’s Preventive Colorectal accumulations in the Accumulator tab.

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Mayo Medical Plan (MMP), continued

Procedure	Coverage													
Diagnostic purposes	<ul style="list-style-type: none">• Covered under outpatient services benefit.• Anesthesia: Covered under anesthesia benefits.													
Surveillance purposes	<ul style="list-style-type: none">• If member is not having symptoms, covered as routine.• If member is having symptoms, covered as diagnostic.•													
Polyp removal	<ul style="list-style-type: none">• If polyps are found, removal covered based on reason for the test, routine or diagnostic.•													
Polyp testing	<ul style="list-style-type: none">• Depends on the procedure and reason. Refer to the table below. <table><tr><th>Procedure</th><th>Reason</th><th>Benefits</th></tr><tr><td rowspan="2">Colonoscopy</td><td>Routine</td><td>Preventive (no member cost)</td></tr><tr><td>Diagnostic</td><td>Lab</td></tr><tr><td rowspan="2">Sigmoidoscopy</td><td>Routine</td><td>Lab</td></tr><tr><td>Diagnostic</td><td>Lab</td></tr></table> <ul style="list-style-type: none">•	Procedure	Reason	Benefits	Colonoscopy	Routine	Preventive (no member cost)	Diagnostic	Lab	Sigmoidoscopy	Routine	Lab	Diagnostic	Lab
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Colonoscopy	Routine	Preventive (no member cost)												
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Colonoscopy prep agent	<ul style="list-style-type: none">• Colonoscopy prep often involves medication (such as laxatives or mixed electrolyte solutions).<ul style="list-style-type: none">– Covered under prescription benefits. Refer member to their Pharmacy Benefit Manager (PBM).– Tip: Always covered as a prescription, even for routine screenings.•													

Document history

The document history for the past 12 months is outlined below.

Date	Description
3.20.24	<i>Mayo Medical Plan (MMP) - Added Note under Routine screening.</i>
12.14.23	<i>Benefits (all except MMP) - Added Note under Diagnostic purposes.</i>
12.14.23	<i>Mayo Medical Plan (MMP) - Added Note under Routine screening.</i>

Government Programs

Introduction	This section applies to all Medicaid and Medicare products.
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Quoting benefits

ALWAYS quote both *routine* and *diagnostic* benefits, even if the member says it’s preventive. Suggested verbiage:

If you are experiencing symptoms that a colonoscopy could be used to diagnose, it will pay towards your diagnostic benefit, regardless of why the colonoscopy was scheduled.

As an example: your physician wants you to receive a colonoscopy because you have recently turned 50 years old. You schedule the colonoscopy. Prior to your procedure, you begin experiencing blood in your stool (or change in your bowel movements, rectal pain, or other symptoms). Because the colonoscopy can be used to diagnose this problem, it will be considered a diagnostic colonoscopy, not a routine colonoscopy.

AccessAbility (SNBC)

Minnesota Senior Care Plus (MSC+)

Medicaid only groups:

- Refer to [Medicaid](#) below.

Medicare eligible groups:

- Coverage depends on the procedure. Refer to the table below.
- Medicare is the primary payer.
- Follows Medicare guidelines.
- If no Medicare eligibility, Medicaid applies. Refer to [Medicaid](#) below.

Procedure	Coverage
Routine screening	<ul style="list-style-type: none">Covered under routine cancer screening benefits.Anesthesia: Covered under preventive benefits.
Diagnostic purposes	<ul style="list-style-type: none">Covered under outpatient services benefit.CMS NCD: See https://www.cms.gov/medicare-coverage-database/view/lcd.aspx?lcdid=34614.Anesthesia: Covered under anesthesia benefits.
Surveillance purposes	<ul style="list-style-type: none">If member is not having symptoms, covered as routine.If member is having symptoms, covered as diagnostic.
Polyp removal	<ul style="list-style-type: none">If polyps are found, removal covered based on reason for the test, routine or diagnostic.
Polyp testing	<ul style="list-style-type: none">Covered under lab benefits, no matter the reason for the procedure.
Colonoscopy prep agent	<ul style="list-style-type: none">Colonoscopy prep often involves medication (such as laxatives or mixed electrolyte solutions).<ul style="list-style-type: none">Covered under prescription benefits. Verify drug status before quoting benefits.Tip: Always covered as a prescription, even for routine screenings.

AccessAbility Enhanced (I-SNBC)

DUAL (MSHO)

Coverage depends on the procedure. Refer to the table below.

- Medica is the only payer.

Procedure	Coverage
Routine screening	<ul style="list-style-type: none">Covered under routine cancer screening benefits.Anesthesia: Covered under preventive benefits.
Diagnostic purposes	<ul style="list-style-type: none">Covered under outpatient services benefit.CMS NCD: See https://www.cms.gov/medicare-coverage-database/view/lcd.aspx?lcdid=34614.Anesthesia: Covered under anesthesia benefits.
Surveillance purposes	<ul style="list-style-type: none">If member is not having symptoms, covered as routine.If member is having symptoms, covered as diagnostic.
Polyp removal	<ul style="list-style-type: none">If polyps are found, removal covered based on reason for the test, routine or diagnostic.
Polyp testing	<ul style="list-style-type: none">Covered under lab benefits, no matter the reason for the procedure.
Colonoscopy prep agent	<ul style="list-style-type: none">Colonoscopy prep often involves medication (such as laxatives or mixed electrolyte solutions).<ul style="list-style-type: none">Covered under prescription benefits. Verify drug status before quoting benefits.Tip: Always covered as a prescription, even for routine screenings.

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Government Programs, Continued

Cost (Prime) Coverage depends on the procedure. Refer to the table below.

- Follows Medicare guidelines.

Procedure	Coverage
Routine screening	<ul style="list-style-type: none">• Covered under routine cancer screening benefits.• Anesthesia: Covered under preventive benefits.
Diagnostic purposes	<ul style="list-style-type: none">• Covered under outpatient services benefit.• CMS NCD: See https://www.cms.gov/medicare-coverage-database/view/lcd.aspx?lcdid=34614.• Anesthesia: Covered under anesthesia benefits.
Surveillance purposes	<ul style="list-style-type: none">• If member is not having symptoms, covered as routine.• If member is having symptoms, covered as diagnostic.
Polyp removal	<ul style="list-style-type: none">• If polyps are found, removal covered based on reason for the test, routine or diagnostic.
Polyp testing	<ul style="list-style-type: none">• Covered under lab benefits, no matter the reason for the procedure.
Colonoscopy prep agent	<ul style="list-style-type: none">• Colonoscopy prep often involves medication (such as laxatives or mixed electrolyte solutions).<ul style="list-style-type: none">– Covered under prescription benefits. Verify drug status before quoting benefits.– Tip: Always covered as a prescription, even for routine screenings.

Med Advantage Coverage depends on the procedure. Refer to the table below.

- Medica is the only payer.

Procedure	Coverage
Routine screening	<ul style="list-style-type: none">• Covered under routine cancer screening benefits.• Anesthesia: Covered under preventive benefits.
Diagnostic purposes	<ul style="list-style-type: none">• Covered under outpatient services benefit.• CMS NCD: See https://www.cms.gov/medicare-coverage-database/view/lcd.aspx?lcdid=34614.• Anesthesia: Covered under anesthesia benefits.
Surveillance purposes	<ul style="list-style-type: none">• If member is not having symptoms, covered as routine.• If member is having symptoms, covered as diagnostic.
Polyp removal	<ul style="list-style-type: none">• If polyps are found, removal covered based on reason for the test, routine or diagnostic.
Polyp testing	<ul style="list-style-type: none">• Covered under lab benefits, no matter the reason for the procedure.
Colonoscopy prep agent	<ul style="list-style-type: none">• Colonoscopy prep often involves medication (such as laxatives or mixed electrolyte solutions).<ul style="list-style-type: none">– Covered under prescription benefits. Verify drug status before quoting benefits.– Tip: Always covered as a prescription, even for routine screenings.

Med Supp (Select, Signature) Coverage depends on the procedure. Refer to the table below.

- Follows Medicare guidelines.
- Medicare supplement.
- Medicare is the primary payer.

Procedure	Coverage
Routine screening	<ul style="list-style-type: none">• Covered under routine cancer screening benefits.• Anesthesia: Covered under preventive benefits.
Diagnostic purposes	<ul style="list-style-type: none">• Covered under outpatient services benefit.• CMS NCD: See https://www.cms.gov/medicare-coverage-database/view/lcd.aspx?lcdid=34614.• Anesthesia: Covered under anesthesia benefits.
Surveillance purposes	<ul style="list-style-type: none">• If member is not having symptoms, covered as routine.• If member is having symptoms, covered as diagnostic.
Polyp removal	<ul style="list-style-type: none">• If polyps are found, removal covered based on reason for the test, routine or diagnostic.

Continued on next page

Government Programs, Continued

Med Supp
(Select,
Signature),
continued

Procedure	Coverage
Polyp testing	<ul style="list-style-type: none">Covered under lab benefits, no matter the reason for the procedure.
Colonoscopy prep agent	<ul style="list-style-type: none">Colonoscopy prep often involves medication (such as laxatives or mixed electrolyte solutions).<ul style="list-style-type: none">Covered under prescription benefits. Verify drug status before quoting benefits.Tip: Always covered as a prescription, even for routine screenings.

Medicaid

Coverage depends on the procedure. Refer to the table below.

Procedure	Coverage
Routine screening	<ul style="list-style-type: none">Covered under routine cancer screening benefits, even if polyps are removed.Anesthesia: Covered under preventive benefits.
Diagnostic purposes	<ul style="list-style-type: none">Covered under outpatient services benefit.Anesthesia: Covered under anesthesia benefits.Note: A colonoscopy done as a follow up to a positive Fecal or Stool DNA (sDNA) Testing for Colorectal Screening (aka Cologuard) is covered as routine.<ul style="list-style-type: none">Applies to INN providers only.
Surveillance purposes	<ul style="list-style-type: none">If member is not having symptoms, covered as routine.If member is having symptoms, covered as diagnostic.
Polyp removal	<ul style="list-style-type: none">If polyps are found, removal covered based on reason for the test, routine or diagnostic.
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Document
history

The document history for the past 12 months is outlined below.

Date	Description
12.14.23	<i>Medicaid - Added Note under Diagnostic purposes.</i>

Individual and Family Business (IFB)

Introduction

This section applies to all Individual and Family Business (IFB) brands: Dean Health Plan (DHP), Medica, Medica (formerly WellFirst), and Prevea360.

Quoting benefits

ALWAYS quote both *routine* and *diagnostic* benefits, even if the member says it’s preventive. Suggested verbiage:

If you are experiencing symptoms that a colonoscopy could be used to diagnose, it will pay towards your diagnostic benefit, regardless of why the colonoscopy was scheduled.

As an example: your physician wants you to receive a colonoscopy because you have recently turned 50 years old. You schedule the colonoscopy. Prior to your procedure, you begin experiencing blood in your stool (or change in your bowel movements, rectal pain, or other symptoms). Because the colonoscopy can be used to diagnose this problem, it will be considered a diagnostic colonoscopy, not a routine colonoscopy.

Benefits

Coverage depends on the procedure. Refer to the table below.

Procedure	Coverage													
Routine screening	<ul style="list-style-type: none">• Covered under routine cancer screening benefits, even if polyps are removed.• Anesthesia: Covered under preventive benefits.													
Diagnostic purposes	<ul style="list-style-type: none">• Covered under outpatient services benefit.• Anesthesia: Covered under anesthesia benefits.• Note: A colonoscopy done as a follow up to a positive Fecal or Stool DNA (sDNA) Testing for Colorectal Screening (aka Cologuard) is covered as routine.<ul style="list-style-type: none">– Applies to INN providers only.													
Surveillance purposes	<ul style="list-style-type: none">• If member is not having symptoms, covered as routine.• If member is having symptoms, covered as diagnostic.													
Polyp removal	<ul style="list-style-type: none">• If polyps are found, removal covered based on reason for the test, routine or diagnostic.													
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Date	Description
12.14.23	Removed <i>Claim issues</i> as it applied only to Commercial ISET business.
12.14.23	<i>Benefits</i> - Added <i>Note</i> under <i>Diagnostic purposes</i> .