COLONOSCOPY SCREENING  
Protect your health and your wallet!

**Take these steps to ensure that your screening Colonoscopy is fully covered!**

A screening colonoscopy typically covered at no cost IF you stay in the network of providers listed by your insurance plan.   
If you go a facility or doctor that is not in your insurance plan’s network, your coverage may not apply and you could get a bill.

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**1. ASK Where**

|  |  |
| --- | --- |
| **Name I Need:** | **I spoke with (Name and Date):** |
| Name of the **Facility** where I will have the colonoscopy: |  |

You need to know if the place where the colonoscopy is done is in network. Ask your doctor or the doctor performing the colonoscopy.

**2. ASK Who**

|  |  |
| --- | --- |
| **Name I Need:** | **I spoke with (Name and Date):** |
| Gastroenterologist who will perform the colonoscopy: |  |
| Gastroenterology Practice: |  |
| Anesthesiologist or the Anesthesiology Practice: |  |
| Pathology Lab that will perform any necessary testing: |  |

You need to know if all of the people involved in the colonoscopy are in network. Ask for the names or the group names for each of these.



**3. CONFIRM with Insurance**

|  |  |  |
| --- | --- | --- |
| **Person or Place** | **In Network?** | **I spoke with (Name and Date):** |
| Facility | □ Yes □ No |  |
| Gastroenterologist/Gastroenterology Practice | □ Yes □ No |  |
| Anesthesiologist/Anesthesiology Practice | □ Yes □ No |  |
| Pathology Lab | □ Yes □ No |  |
| **Colonoscopy Cost Responsibility Notes.** I spoke with: Date: | | |

After you ask, you need to contact your insurance. Confirm that everyone on your Where and Who list is in network. If they are not in network, ask for options that are and confirm with your doctor. Also confirm your coverage. Ask what your cost responsibilities are for screening AND diagnostic colonoscopies.

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WHAT IS A NETWORK? A list of doctors, other health care providers, and hospitals that a plan has contracted with to provide medical care to its members.   
WHAT IF I STILL GET A SURPRISE BILL? NYS has laws for consumer protection! For more Information visit : [www.dfs.ny.gov/consumer/hprotection.htm](http://www.dfs.ny.gov/consumer/hprotection.htm)