

Insurance and Billing

Weymouth Endoscopy accepts most major insurances. We will bill your insurance carrier for the services performed. We do not know what your individual policy will cover. Your insurance policy and coverage is between you and your carrier. You should verify all coverage with them prior to your procedure. You will be responsible for all co-pays, co-insurance and/or deductibles.

You may receive a bill from our facility. You may also receive a bill from your physician provider, Your anesthesia provider and the pathologist – if necessary.

When checking with your insurance company it is important to understand the difference between a screening colonoscopy (which is usually covered 100%) and a diagnostic colonoscopy (which may have a copay and/or deductible).

Understanding the difference between them can make life a little easier – and help you know what to expect for your out-of-pocket costs.

Screening [colonoscopies](#) and diagnostic colonoscopies are performed similarly using the same equipment. The difference is how the procedure is billed to your insurance. Billing will depend on your symptoms (or lack of symptoms) and what your doctor finds during the procedure. A colonoscopy is considered preventive screening if the patient doesn't have any gastrointestinal symptoms.

Screening Colonoscopy

A screening colonoscopy is a preventive procedure to examine the colon to ensure it's healthy. All adults [45 and older need screening](#) because colon cancer is one of the most common and deadly cancers. It is also typically treatable when it's caught early. Colon cancer can be prevented by finding and removing polyps before they can develop into cancer. Please check with your insurance to see at what age your coverage begins.

According to the American Cancer Society, people with an average risk of developing colon cancer should have a screening colonoscopy every ten years.

A colonoscopy is considered screening when:

- You've had no lower gastrointestinal signs or symptoms before the colonoscopy
- No polyps or masses are found during the colonoscopy

Diagnostic Colonoscopy

Unlike a screening colonoscopy, you may be required to pay a deductible or coinsurance for a diagnostic colonoscopy, according to your insurance policy.

A colonoscopy is considered diagnostic when you've had:

- Signs or symptoms in the lower gastrointestinal tract noted in your medical record before the procedure, including:
 - Abdominal pain that doesn't improve
 - Anemia
 - Change in bowel habits
 - Constipation
 - Diarrhea
 - Rectal bleeding
 - Blood in the stool
- A [positive stool-based test](#) (FIT) or positive cologuard

Surveillance Colonoscopy

A colonoscopy is considered surveillance if you have had a prior history of a polyp removed or a history of colon cancer. Many insurances cover it as a high risk screening. Please check with your insurance company.