### **Conversation with your Insurance Provider**

UNDERSTAND YOUR COVERAGE AND GET YOUR QUESTIONS ABOUT COLORECTAL SCREENING ANSWERED!

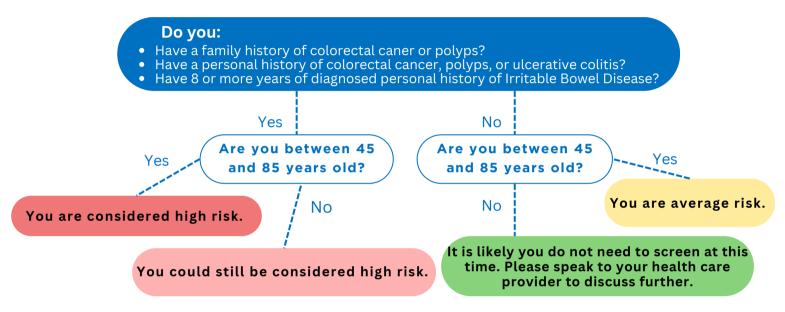


## **Step 1 - Prepare**

Things to remember before calling your insurance company:

- You are the subscriber to your insurance plan.
- You are calling to verify your benefit coverage.
- You might have to select several prompts before getting connected to a representative.

## Step 2 - Identify your risk



#### **Average Risk**

- "Hello, I'm calling because I am interested in being screened for colon cancer. Can you please tell me if my plan covers this?"
- "I'm concerned that I will receive a bill for these tests, is there a percentage I should expect to pay out of my own pocket?

#### High or potentially high risk

- "Hello, I'm calling because I am interested in being screened for colon cancer. Can you please tell me if my plan covers this?"
- "I think I am high risk for colon cancer because [state reason(s) why]. Is there anything my provider or I need to do to ensure a colonoscopy is covered?
- "I'm concerned that I will receive a bill for these tests. Is there a percentage I should expect to pay out of pocket?

# Step 3 - Call

Find your insurance card and call the number on the back.

If your insurance coverage indicates you might receive a bill you feel you cannot afford, call NDCRCSI at (833) 220-2981