

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

Do you:

- Have a family history of colorectal cancer or polyps?
- Have a personal history of colorectal cancer, polyps, or ulcerative colitis?
- Have 8 or more years of diagnosed personal history of Irritable Bowel Disease?

Yes

Yes

Are you between 45 and 85 years old?

You are considered high risk.

No

You could still be considered high risk.

No

Are you between 45 and 85 years old?

Yes

You are average risk.

No

It is likely you do not need to screen at this time. Please speak to your health care provider to discuss further.

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 NDCRCIS at [\(833\) 220-2981](tel:8332202981)