

Coverage of Colorectal Cancer Screening in Kentucky:

What Clinicians Need To Know



OVERVIEW: Kentuckians with fully insured* health plans are eligible for colorectal cancer screenings from age 45 to age 75 at no out-of-pocket cost through their in-network health care provider AND laboratory.

Age-eligible asymptomatic patient? These colorectal screenings are covered:

- ✓ Colonoscopy every 10 years
- ✓ Fecal occult blood testing (gFOBT or FIT) every 12 months
- ✓ Fecal DNA testing every 3 years
- ✓ Virtual colonoscopy or sigmoidoscopy every 5 years

**Coding
Alert!**

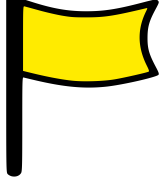
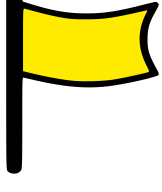
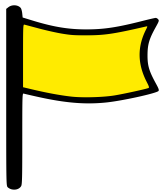

Thanks to recent Kentucky legislation, if your patient has a positive result from a screening FIT or stool DNA test, health plans should still consider the follow-up colonoscopy as a screening colonoscopy, with no co-pay or deductible.

*Kentuckians with self-insured health benefit plans continue to be covered from age 50 to age 75. Fully insured plans are regulated by the Kentucky Department of Insurance. But Federal Law exempts self-funded plans established by private employers from most state insurance laws, including mandated benefits. How do you know if a health benefit plan is self-funded or fully insured/funded? Call the phone number on their insurance card.

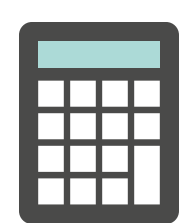


"Because the best test is the one that gets done."

Coverage cautions...

-  **Patients younger than 45?** Screening coverage for high-risk patients younger than 45 varies based on insurance provider and plan.
-  **Medicaid patients?** Almost all Medicaid Managed Care Organizations' cover colorectal cancer screening in asymptomatic patients beginning at age 45. To be 100% sure, check with the MCO plan.
-  **Medicare patients & those with a self-funded employer plan?** These patients MAY be responsible for a copay if a polyp is removed during a screening colonoscopy or if a patient has a positive FIT and needs screening colonoscopy. Physicians should use a screening (not diagnostic) code when providing a screening colonoscopy.
-  **Patients older than 75?** Screening for adults age 76-85 is not recommended unless special considerations exist. Screening for adults over age 85 is not recommended.

UNinsured or UNDERinsured?



Uninsured patients in Kentucky may be eligible for Medicaid. They can apply at benefind.ky.gov. To locate services in their region: 1-800-635-2570.

Those without insurance and/or those who meet certain income and medical expenditure guidelines may be eligible for free or low cost colorectal cancer screening through the Kentucky Colon Cancer Screening Program: 1-800-633-8100.

