What's Covered? Demystifying Cost-Sharing for Colorectal Cancer Screening



Routine Screening Tests	FIT or iFOBT	mt-sDNA (Cologuard)	Screening Colonoscopy	Follow-on Colonoscopy	Diagnostic Colonoscopy
			Screening procedure with no diagnosis or tissue removal		Non-routine or with diagnosis or tissue removal
Screening Interval Average Risk	1 Year	1-3 Years	10 Years	N/A	
Screening Interval Above-Average Risk	N/A	N/A	2 Years*	N/A	
Private Insurance Affordable Care Act Plans ("ACA" or "Metallic" Plans) starting before May 2022	100%	(See plan documentation)	100%	(See plan documentation)	
Private Insurance ACA plan years starting after May 2022	100%	100%	100%	100%	100%
Private Insurance Non-ACA Plans ("grandfathered")	(See plan documentation)				
North Dakota Medicaid Expansion	100%	100%	100%	100%	100%
Traditional Medicaid	(See plan documentation)	100% (Average risk only)	(See plan documentation)		
Traditional Medicare (CY2023)	100%	100%	100%	100%	85% through 2026, 90% through 2029, then 100% from 2030
North Dakota Colorectal Cancer Screening Initiative (NDCRCSI) Serving uninsured and underinsured at participating clinics.	100%	100%	100%	100%	100%

*Medicare covers a colonoscopy every 24 months for above-average risk factors. Other insurance plans may differ.