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To: Patients of Drs. Sarap & Leslie

Re: Insurance Coverage for Colonoscopy

The purpose of this letter is to help you obtain answers to your insurance questions regarding coverage of colonoscopies by providing the correct questions to ask when contacting your insurance company.

There are two categories of colonoscopies, diagnostic and screening. A diagnostic colonoscopy is done to investigate a specific condition, such as lower abdominal pain, constipation, diarrhea, or blood in the rectum. A screening colonoscopy is done on a patient with no symptoms with the purpose of colon cancer prevention and early detection. The doctor performs the colonoscopy the same way for a diagnostic and screening colonoscopy. The only difference is that each is billed differently and some insurance companies will pay for diagnostic and not for screening colonoscopies.

Screening colonoscopies are recommended by the American Cancer Society and other medical societies. Despite this, not all insurance companies will pay for these. The State of Ohio has not passed a law requiring it to be a guaranteed benefit to all citizens as some other states have done.

We are, therefore, taking the time to mail this letter to you hoping to avoid denials by your insurance company after your procedure. We bill your insurance company for you as a courtesy to you, the total charges whether paid by your insurance company or not are your responsibility, as is understanding your policy; which is an agreement between you, your employer group, and your insurance company. Your physicians are not able to alter your policy requirements for you.

Patient Name: _____

Call the member services phone number on your insurance card today and ask the following questions:

- 1) Does my policy have preventative or routine coverage for screening colonoscopies? _____ If so, how often can they be performed? _____

- 2) Will it cover my office consultation with the physician if I have no symptoms? _____

- 3) At what dollar amount? _____ (Some policies pay only a specific \$ amount per year for total preventative care to cover hospital and doctors charges.) Will a deductible be applied? _____

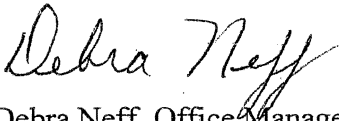
- 4) Will my policy pay a greater dollar amount if I have related symptoms such as abdominal pain, rectal bleeding, diarrhea, or constipation? _____

Please bring this letter with you for your office consultation and present it to the front desk. It is our desire to make this as pleasant an experience for you as possible, and not worrying about your insurance coverage will be a big start.

We will see you in our office on: _____

Sincerely,

Drs. Sarap & Leslie



Debra Neff, Office Manager

THIS LETTER ACTS AS NOTIFICATION of our payment policy regarding colonoscopy coverage. If you have no insurance in effect at the time of service, payment will be required prior to both the consultation and the procedure.

Acknowledged by:

_____ Birthdate: _____ Today's date: _____

Patient's signature