



Routine screenings— it's good to have options

Preventive care, like colon cancer screenings, can really make a difference in your health. The recommended ages for getting routine colorectal screenings are 45–75.



Choose the test that's right for you

Your health plan provides coverage for 4 types of preventive colorectal screening tests—your primary doctor can help you decide depending on your personal comfort level and health history.



Stool-based test

Available 3 ways, these at-home tests check your stool for indicators of colon cancer



Virtual colonoscopy

Uses X-rays and computers to create images of your colon



Flexible sigmoidoscopy

Procedure that checks the lower part of the colon



Colonoscopy

Procedure that checks the rectum and the whole colon

Things to know about at-home stool-based tests

What are the options?

UnitedHealthcare provides preventive coverage for the following stool-based screenings:

- Annual fecal occult blood test (FOBT)
- Annual fecal immunochemical test (FIT)
- Fecal DNA testing—such as Cologuard®—once every 3 years as an alternative option

How does stool-based testing work?

- Your provider will order the testing kit, which would be paid as a preventive service at no cost-share. There is no paperwork for you—you may not purchase the fecal DNA kit on your own and submit the bill.
- In some situations, a follow-up screening colonoscopy may be indicated. Whether this would be covered as preventive or under the medical plan as diagnostic will depend on your provider.

Learn more

For more details on the colon cancer screening options, see the UnitedHealthcare [Coverage Determination Guideline](#)

Applies to fully insured plans and self-funded plans that follow our standard benefit. Certain plans, such as grandfathered plans or custom self-funded plans, may allow cost-sharing on preventive care services including colorectal screening. Members who are under age 45 or over age 75 do not qualify for preventive benefits under our Preventive Care Services Coverage Determination Guideline. For these members, cost-sharing would typically apply.