Exact Sciences – creator of Cologuard

Cologuard is an FDA approved non-invasive screening test for colon cancer. Cologuard found 92% of cancers, 42% of pre-cancers and had a specificity of 87%. Being able to detect colon cancer in its early stages can be lifesaving.

This test requires a stool sample that can be collected at home and does not require any special diet or change in medications. For more information about the test, please **click here.**

Cologuard is covered by Traditional Medicare 100%. For many Medicare Advantage plans, it is often covered but it does depend on the plan.
In this area, in network providers include Aetna, AmeriHealth of NJ, Highmark BCBS, Capital Blue Cross, UPMC, and United Health Care. Exact Sciences is now contracted with more plans, so it is good to check with your insurance carrier if it is not currently on this list. For those plans that are in-network, there is no upfront cost but your out of pocket expense depends on your insurance plan. You may want to check your benefits first and if helpful call Exact Sciences if you want to know approximately what you will pay in advance.

For those plans that are out of network, coverage for the test varies and will depend on your plan and out of network benefits. In general it is always best to check with your insurance provider.

Exact Sciences representatives are trained to support you when you call your insurance for verification of coverage for the test.
If you want to check coverage on your own, you can call your insurance carrier and you will need to provide them with the Cologuard CPT code 81528, Exact Sciences Laboratories Tax ID: 46-3095174 and NPI number: 1629407069.

Exact Sciences now claims that if the test is appropriate for that individual, it should be covered under the Affordable Care Act and they will help you with the appeal process if it is denied. You can click on the link below and click on the Download link on the right side of their website page for more information.

For more information about insurance coverage and about the impact of the Affordable Care Act

The maximum out of pocket expense would be $649. If you have determined that your insurance will not cover the test at all, you can pre-pay and not submit to insurance. In that case the pre-pay, self-pay amount would be $549 equaling a $100 savings.