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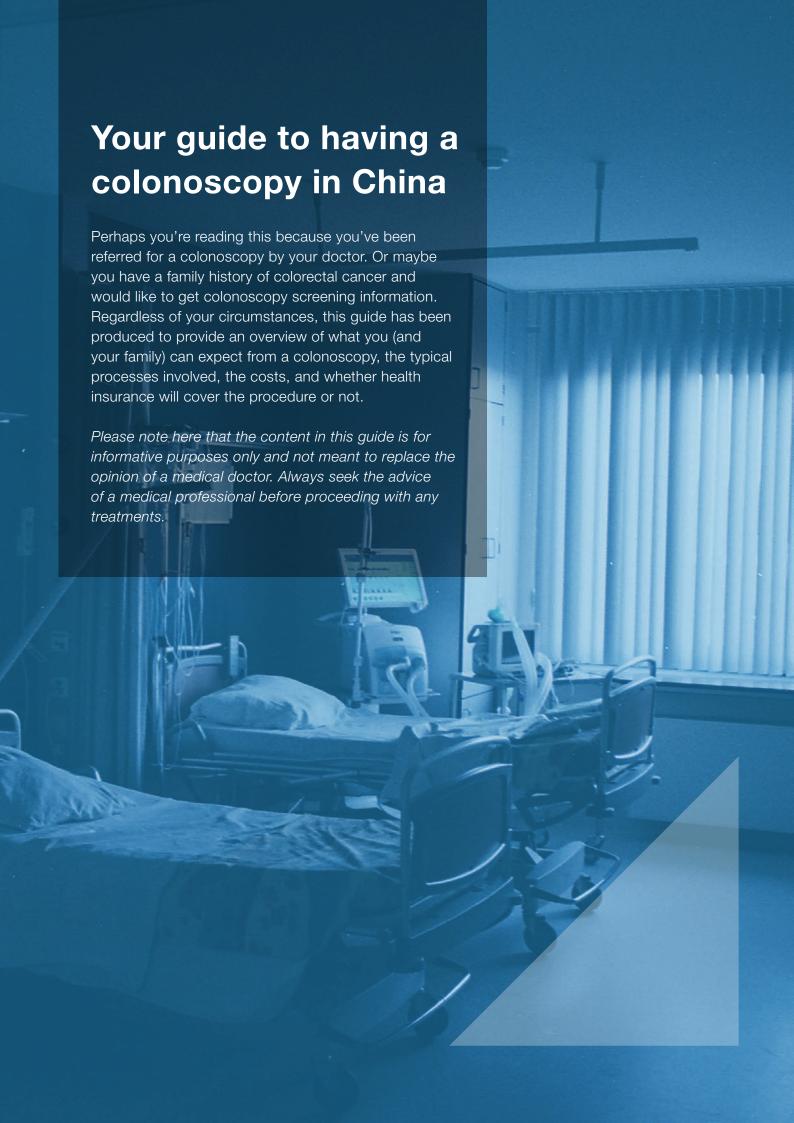


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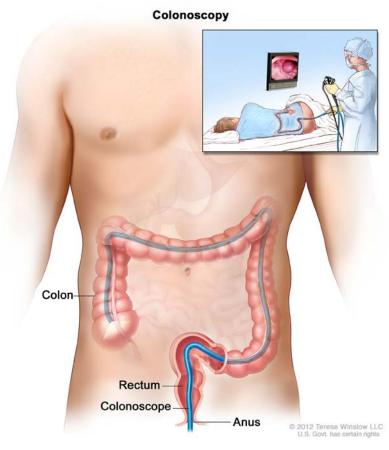
What you need to know about colonoscopies

A colonoscopy is an examination of the lining of the large bowel (colon¹) and rectum² using a thin, flexible tube that has a tiny camera attached to the end. This tube, or colonoscope, is inserted via the anus to thoroughly examine the colon and rectum lining, allowing the doctor to pick up any abnormalities (e.g. irregular growths, ulcers) without the need for a major operation.

During the procedure, small amounts of gas are used to inflate the bowel slightly, which helps provide the doctor a clearer view. Besides picking up abnormalities, the doctor can also remove any polyps³ and growths found during the colonoscopy, which can then be sent to the lab for analysis.

A colonoscopy is most commonly

utilized as a screening for colorectal cancer. The screening can also help your doctor diagnose a wide range of other medical problems, such as Crohn's disease, which is inflammation that can affect any part of the digestive system. This procedure may also be performed to investigate symptoms such as bleeding, severe abdominal pain, etc. The results of this examination can then be used to guide future treatment.



¹ Also known as the large bowel or large intestine, the colon is responsible for reabsorbing fluids and processing waste products from the body in preparation for their elimination.

² The rectum is the final segment of the large intestine, and connects to the anus. It stores fecal matter before its release.

³ Polyps are abnormal tissue growths that can become cancerous over time.

When will I need a colonoscopy?

Generally speaking, a doctor will recommend a colonoscopy for:

- Men and women aged 50 years and above All are advised to get a colonoscopy once every 5-10 years, even if they don't have symptoms. This is because age is a significant risk factor for colorectal cancer.
- People with a family history of colorectal cancer -Doctors recommend that you should start screening earlier than 50.
- People with a history of polyps This helps ensure they do not pose a threat.
- People who have had colorectal cancer This helps identify recurrences in a timely manner.
- People with specific symptoms These include gastrointestinal bleeding, blood in stool, severe abdominal pain, and irregular bowel movements.

Many factors, including your age, family history, and specific circumstances, can affect the frequency with which you will need to have colonoscopy screenings. Of course, always check with your doctor first if you think you may require this procedure.

Are there different types of colonoscopies?

In China, most patients who undergo colonoscopies are sedated before the procedure, which means that a combination of medications are used to block pain and help the patient relax. Many facilities also offer the option of unsedated colonoscopy, which means the patient will remain in their normal state throughout the whole procedure.

The table below highlights major differences between the two types of colonoscopies:

Туре	With Sedation	Without Sedation
Cost	Usually more expensive	Usually cheaper
Duration	Around 4 hours	Usually under 2 hours
Comfort	Typically painless	Can be painful
	 While rare, complications of a sedated colonoscopy may include: A tear (or perforation) in the colon 	Remaining unsedated can mean that:
Risks	 A teal (of perioration) in the color or rectum wall Bleeding from the site where tissue was taken, or a polyp was removed Adverse reaction to the sedative used 	 There's less risk of perforation as patients may be able to feel when the doctor is going too "deep" There's no risk of an allergic reaction to sedatives
Notes	Due to the use of sedative drugs, you will need someone to accompany you home after the procedure.	Some people may experience unbearable pain during an unsedated colonoscopy.

The colonoscopy process

From talking to your doctor, to getting the procedure done, here's an overview of the main steps involved in having a colonoscopy in China:

Talk to your doctor

Talk to your doctor about your symptoms and/or risks, and get their advice on whether a colonoscopy is the right test for you.



2

Book a consultation with a gastroenterologist⁴

In some cases, a referral from your GP might be needed. This is usually recommended if you will be submitting a health insurance claim.



⁴A gastroenterologist specializes in diseases affecting the digestive system.





Book the colonoscopy

You might also want to book the whole day away from other commitments (e.g. work), as you'll likely feel drowsy after the procedure.



4

Contact your insurer to get approval for the procedure, if it is eligible for coverage

If you are not sure of your eligibility, get in touch with your insurer, or a trusted broker like Pacific Prime China.



5

Get the procedure done

Remember to factor in preparation and recovery time (further information below).





How much can I expect to pay for a colonoscopy in China?

One of most commonly asked questions when it comes to having a colonoscopy in China is, without a doubt, "How much is it going to cost?"

The actual amount you will have to pay will, of course, depend on several different factors, such as your insurance, the particular doctor, where the procedure is done, the number of consultations needed, and whether a sedative is required.

The Shanghai and Beijing cost table below highlights the range of prices charged for a sedated and unsedated colonoscopy in the most popular private and state-run facilities for expats and High Net Worth (HNW) individuals living in those cities. Please bear in mind that the actual cost will in almost all cases be higher than the prices listed after factoring in additional costs for consultation, doctors' fees, check-ups, etc.

Facility type	Cost range (in RMB) for sedated colonoscopy**	Cost range (in RMB) for unsedated colonoscopy**
Shanghai - Private hospital	2,000 - 25,000	1,200 - 12,000
Shanghai - VIP wing at public hospitals	2,000 - 5,000+	900 - 4,000+
Beijing - Private hospital	5,800 - 23,000	4,800 - 8,000
Beijing - VIP wing at public hospital	7,000 - 15,000	9,000+



Will my health insurance cover this procedure?

From the above, it's easy to see that colonoscopies can be very expensive in China, especially at high-end, international hospitals. The good news here is that health insurance plans can cover the cost of a colonoscopy if:

You have medical symptoms present and your doctor deems it necessary to diagnose what's causing your symptoms with a colonoscopy.

This procedure is usually covered under a health insurance policy's "Day Case" benefit. In most cases, your plan will cover this procedure if it covers treatments requiring hospital admission, but without the need of an overnight stay. Please bear in mind that almost all insurers will require pre-authorization for this procedure.

You have no symptoms present but have a wellness benefit on your plan.

Wellness benefits are usually optional, and can cover a whole host of preventative treatments like annual check-ups, screenings, etc. If you have a wellness benefit on your plan, check with your insurer or broker as in many cases, the benefit will cover preventive colonoscopies.

You have no wellness benefit and no symptoms present, but fall under certain risk categories.

If you fall under certain risk categories (e.g. a family history of colorectal cancer), some insurers may cover the colonoscopy under normal health insurance plan benefits. Again, check with your insurer/broker first to confirm this.

It must be noted here that it is essential that you study your plan's documentation, or talk to your insurer/broker to ascertain the exact terms and coverage benefits of your health insurance policy before seeking any treatment.



The Colonoscopy Treatment

Here, we discuss what you will need to do to prepare for a colonoscopy and what to expect during the process.



Preparing for your colonoscopy

The most important part of preparing for your test is bowel cleaning, which will help give your doctor a clear view of your colon and rectum. Bowel cleaning is something you will do yourself at home, with laxatives taken the day before your appointment. The laxatives will make you purge the contents of your bowels, so it's best to stay at home within easy reach of the toilet. It may take a few hours before the laxatives start to work, but it can be unpredictable.

To aid in the cleaning, it's best advised to follow your doctor's instructions on what types of food to eat, as well as what to avoid. Generally speaking, they will ask you to avoid solid foods and only consume clear liquids such as broth, certain types of juices, and tea/coffee without milk or cream.



What to expect during the procedure

Sedatives are normally given before the exam to make you feel comfortable and relaxed. It is not intended to make you fall asleep completely, though, as you will likely have to **cooperate** with the doctor during the exam.

The doctor will gently insert the colonoscope through your anus and introduce small amounts of air/gas to inflate your bowels slightly. You may feel some odd pressure sensations, and the urge to empty your bowel. Taking deep breaths can help you remain relaxed, and can also keep you distracted. During the procedure, the doctor may also take a few samples or remove polyps (if there are any).



How will I feel afterward?

If you have opted for a sedated colonoscopy, you will be taken to a quiet area after the procedure to rest until you feel more awake. It is important not to drive home after the exam, as you will likely feel drowsy from the sedatives. It is normal to feel bloated over the next few days, and also experience fewer bowel movements due to the prior bowel cleaning.

While complications are uncommon, it is important to alert your doctor if you feel that something is wrong, especially if you're experiencing **symptoms** such as worsening abdominal pain, severe abdominal bloating, and rectal bleeding.



Using Pacific Prime China

To Your Advantage

As you can tell from the above, there is a whole host of things that should be considered when having a colonoscopy in China. If you have any questions regarding your health insurance, such as whether your plan will cover a colonoscopy or not, feel free to have a chat with one of our expert advisors at Pacific Prime China today.

As the nation's leading insurance broker, our advisors operate out of both Shanghai and Beijing, and have extensive experience matching clients with the best health insurance options for their needs and specific health situation. We're also a full-service broker, with dedicated inhouse support teams that assist clients with inquiries, renewals, insurer pre-authorization, the reimbursement process, and more; all at zero cost to you.

<u>Contact us</u> today for answers to all your questions, or visit our <u>Health Insurance Guides</u> <u>page</u> to discover our diverse range of FREE healthcare and health insurance resources.

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