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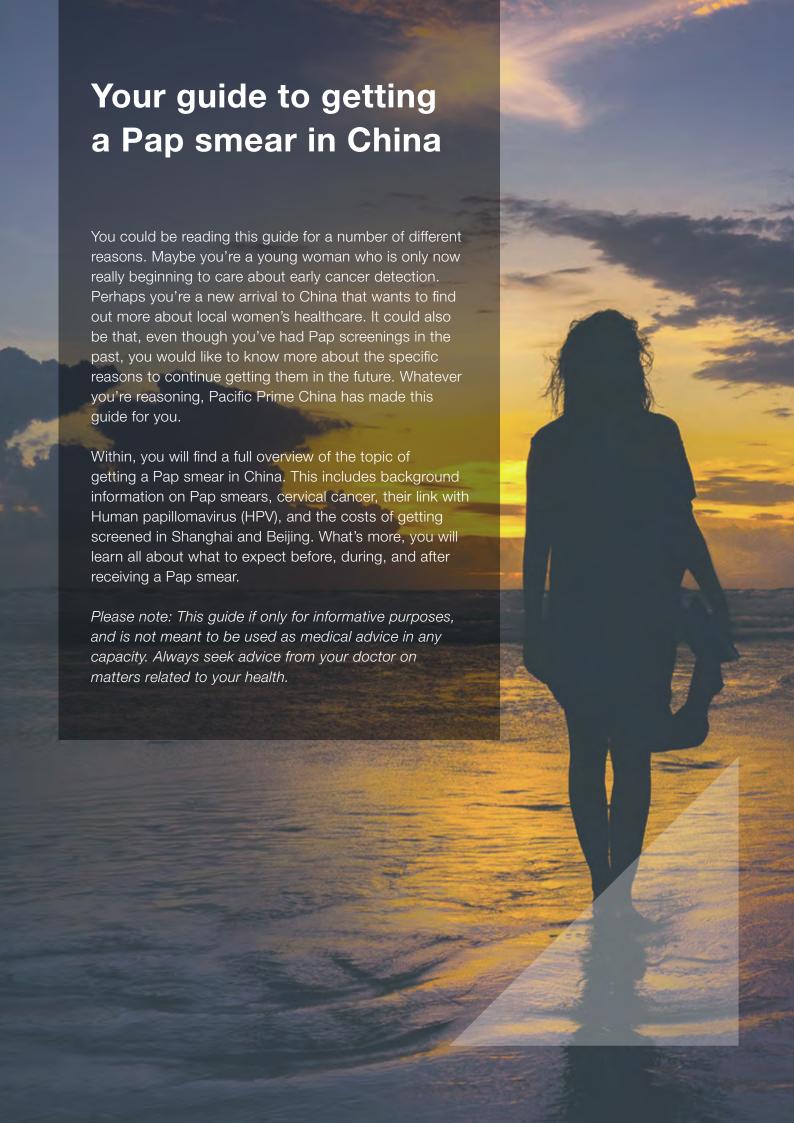


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What you need to know about Pap smears

Did you know that cervical cancer is one of the most commonly diagnosed cancers among women in China? Yet as of 2010, only 21% of women over the age of 18 in the country had reported ever having a Pap smear test to check for precancerous or cancerous cells on their cervix.

Fortunately, cervical cancer does not break out overnight. There are warning signs among the cells present in the lining of the cervix that indicate that cancer may be developing, though. This is why Papanicolaou tests - also known as Pap tests or Pap smears - are so helpful, and so important.

The cervix is essentially the door to the uterus, and during a Pap smear, cells from the lining of the cervix are collected from a patient in order to test for cervical cancer. The test is rightfully performed by a gynecologist, and the sample cells collected by them are then examined to see if any are abnormal, as abnormal cell growth could be a predictor of cancer, or other health problems.

Pap test results are very accurate. So accurate, in fact, that regular screenings can reduce cervical cancer rates and related mortality by 80%! Although, to be clear, Pap smears do not diagnose cancer themselves. A separate test will be needed to confirm the presence of cervical cancer once abnormal cells are found on the cervix.

There are symptoms that can indicate that you should receive a Pap test outside of your usual routine schedule. These include:

- Urinary problems
- Skin changes
- Pelvic pain
- Abnormal vaginal discharge
- Unusual vaginal bleeding

The link between cervical cancer and HPV

Human papillomavirus (HPV) types 16 and 18 are the top cause of cervical cancer. While only a relatively small percentage of women with HPV develop cervical cancer, a large majority of women with cervical cancer have HPV.

For this reason, women between the ages of 30 and 64 are often screened for HPV at the same time they receive their Pap smear. This process, known as co-testing, is favored by doctors as it is more likely to identify abnormalities than with just Pap screening alone due to being able to detect more abnormalities among cells.

There is now a defense against HPV. HPV vaccines are able to prevent contraction of the virus, and thus also prevent against the cervical cancer that the virus can cause. There are vaccines against two different types of HPV currently available, both of which are administered via a series of three injections. These can be given to girls as young as nine years old.



When will I need a Pap smear?

Starting from age 21, women should begin receiving Pap smears at least once every three years, and in some cases more often. The table in this section shows how often women should receive Pap tests based upon their age.

Age	Frequency of Pap smear
Under 21	None needed
21-29	3 year intervals
30-65	3-5 year intervals depending on presence of HPV
65+	3-5 year intervals, but possibly never

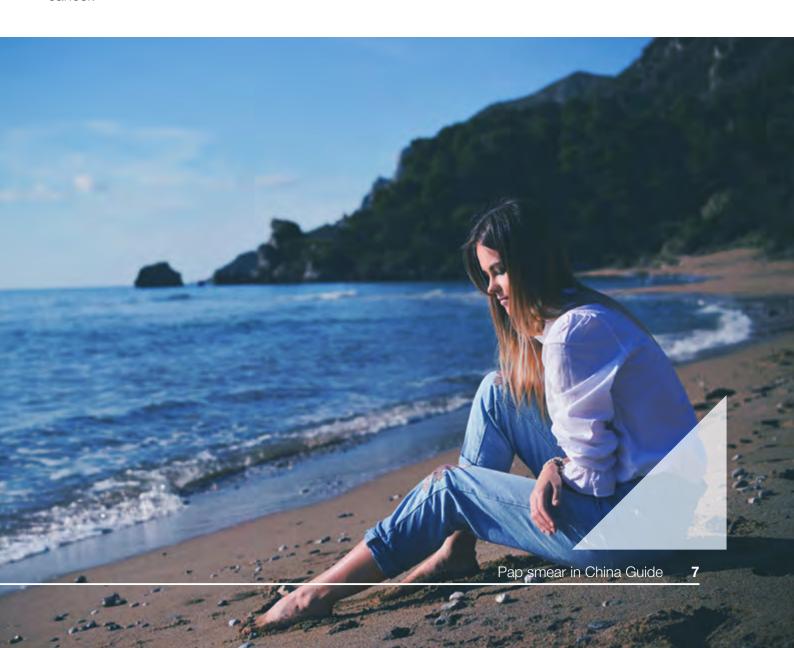
On top of age, there are a whole host of other risk factors for cervical cancer that women should be aware of. If you have any of the following indicators, you should be sure to have regular Pap smears, and consult your doctor about how often they should be scheduled:

- If you're HIV positive
- If you have a weakened immune system due to chemotherapy, an organ transplant, etc.
- If you have HPV
- If you have a family history of cervical cancer
- If you've had an abnormal Pap screening in the past
- If your mother was exposed to diethylstilbestrol while pregnant
- If you're a smoker
- If you've had multiple sexual partners
- If you've had other sexually transmitted diseases
- If you've used oral contraceptives for more than five years

Some women may feel that they should be free from regular Pap smears if they are in a monogamous relationship and HPV-free, but the virus can remain dormant for years before becoming active, so it is better to err on the side of caution.

It's also important to note that, while HPV is the top cause of cervical cancer, it is not the only way that the condition can develop, so even woman who have never had a sexual partner should receive regular Pap smears every three years beginning from age 21.

Beyond the items listed on the previous page, you will also want to take note that living a generally healthy lifestyle focused on diet, nutrition, and exercise can lower your risk of developing cervical cancer.



When do I not need a Pap smear?

There are some situations where a pap smear can be done less frequently.

Case 1

One such case is if a woman is over 30 years old and has had three consecutive normal Pap smear results. Then the woman's doctor may recommend that she only get a Pap smear performed once every five years in conjunction with HPV screening.

Case 2

2

Women over 65 years of age with a history of normal Pap test results may also be able to get a recommendation from their doctor to reduce the regularity of their Pap tests, or even stop taking them altogether.

Case 3



Women who have had their uterus and cervix removed via hysterectomy may also be able to discontinue getting regular Pap smears, especially if the procedure was not performed to treat a precancerous or cancerous condition.

It can also be noted that women more than 24 weeks pregnant should avoid getting pap smears until 12 weeks after they give birth, as Pap smears can be very painful during this time.

The Pap smear process

Before

- Make an appointment with your gynecologist.
- Tell your doctor if you are menstruating, as it could affect test results. Reschedule if need be.
- Do not have sexual intercourse, use a douche, or use spermicidal products 24 hours before your test.
- Also avoid using tampons or feminine hygiene products, including sprays and powders, 24 hours before your exam.

During

- Remember to try to relax and breathe deeply. This is more likely to result in a smooth Pap test with minimal discomfort.
- Nevertheless, there is likely to be quite a bit of discomfort as the test is performed.
- Generally, Pap smears are not a time consuming process, and shouldn't take much more than a few minutes in most cases.

The process of undergoing the exam itself will involve the following:

- Disrobe and put on a hospital gown.
- Get on the exam table, put your feet in the attached stirrups.
- Again, try to lay back and stay calm.
- The doctor will then insert a device called a speculum into your vagina in order to keep your vaginal walls open during the exam.
- Next, the doctor will scrape cells from your cervix with a long swab, which is then immediately stored and sent for laboratory testing.

After

- It's common to feel some amount of discomfort or cramping following a Pap smear.
- There may also be some light vaginal bleeding directly following the exam.
- If either the pain or bleeding following an exam continues the day after your exam, contact your doctor.
- Results of the Pap smear will usually be available to you within 1-2 weeks following the exam.

If abnormal cells are found, your doctor may order a biopsy of them to check for the presence of cancer. They may also order a cryosurgery or electrosurgical excision procedure to be performed in order to remove the cells. These processes involve freezing or electrocuting the cells, respectively, in order to destroy them. The removal of abnormal cells can stop cervical cancer from developing. If a biopsy confirms cancer, you will be referred to a relevant specialist for diagnosis and treatment.

What do my Pap smear results tell me?

There are not different types of Pap smear exams, but there certainly are different results.

Normal Pap smear

A normal Pap smear result means that testing identified zero abnormal cells. This negative result is the desired one, and means you likely will not need to get another Pap smear for three years.

Inconclusive Pap smear

Some cells may seem atypical, but not in a significant way. Inconclusive results can also be the result of a poor sample, which can be the case when pre-exam directives, such as avoiding intercourse for 24 hours prior, are ignored.

Abnormal Pap smear

An abnormal Pap smear means that a number of cells have given your doctor has reason to be concerned.

To clarify the previous page, not all abnormal Pap results mean that a patient has developed cancer or precancerous cells, or even that anything is wrong at all. This is actually true in the majority of cases of abnormal cells being present. Common causes of abnormal results include:

- **HPV**
- **Herpes**
- Infection
- Inflammation
- **Trichomoniasis**

Abnormal cells can be classified as either high-grade or low-grade. Low-grade cells will only be slightly abnormal, while high-grade abnormal cells are most unlike normal cells, and are the most likely to develop into cancer.

In the event of an abnormal Pap test, you may be advised to get additional tests on a more regular basis in order to monitor the progress of abnormal cells.

In the event of inconclusive results, your doctor may reschedule you for a repeat test. They may also arrange for a different type of exam called a colposcopy, which will have them inspecting your cervix using a microscope.

How much can I expect to pay for a Pap smear in Shanghai?

Now for the question that we will always come to when discussing any type of medical procedure: What's the bottom line? Well, in Shanghai, there are a number of different spots women can choose to go to for Pap smears.

Here is a sample of some of them, complete with the going rate for a Pap smear within each (as of May 2018). Keep in mind that this is only the price of the exam itself, and that there will generally be a consultation fee and potentially other charges, too.

Hospital	Pap smear fee (RMB)
American-Sino	800
Delta West	322
JiaHui Clinic	650
Parkway	660
Raffles	800
Red Leaf Hospital	390
Sino-United	600
United Family Hospital	600
Worldpath	800

As you can see, most hospitals in Shanghai will not charge you more than RMB 800 for a Pap smear. This may not seem like much, but keep in mind that the actual costs of a visit to the doctor for a Pap smear will almost certainly be higher after all fees are tabulated.

How much can I expect to pay for a Pap smear in Beijing?

Like in Shanghai, there are a number of hospitals and clinics that women can go to for Pap smears. Below is a lost of some of the places that are popular with our clients along with the average price (as of May 2018).

Please do keep in mind that the prices below are for the exam only, there will usually be a consultation fee or other fees charged as well. This fee will either be general outpatient consultation or a gynecologist consultation fee, both set by the hospital. It is important to ask your medical provider when booking what the fee will be.

Hospital	Pap smear fee (RMB)
Raffles	1,000
IMC	600
Vista	700+
New Century	650
Sanfine	800
Amcare	400
U-Plus	550
Oasis	470
Parkway	660
Sino-Japan Hospital(intl/VIP wing)	300

As you can see from the average figures above, the price for a Pap smear will vary depending on which hospital you go to. It is important to note here that the above costs do not include HPV tests, which some hospitals will group together into one test. Costs for these will be higher.

Will my health insurance cover this procedure?

This really depends on the circumstances, but yes, your Pap tests can be covered by your health insurance plan.

There can be quite a bit of variation between medical insurance policies and the benefits they include. As such, it could easily be the case that an outpatient benefit like Pap smears may not be included. This would occur most frequently in plans that only provide inpatient and/or critical illness benefits. As Pap smears are a routine exam that would not require an overnight hospital stay, they count as an outpatient benefit that will not be covered by inpatient-only plans.

It should also be noted that even many plans that cover Pap smears through the outpatient portion of its coverage may require some sort of symptoms to be present in order to dictate that a Pap exam is needed. This means that regular routine examinations may not be covered, and you will need to exhibit symptoms to a GP and receive a referral to get a Pap smear covered.

If you have a health plan through your employer or otherwise that include wellness benefits, you may be able to get your routine examination covered through them without exhibiting any symptoms.

In order to be sure just when and how you can be covered for Pap smears on your existing insurance policy, talk with your insurance company or broker today. Failing to confirm these details can leave you paying for your exams out of pocket when you may not need to.



Using Pacific Prime China To Your Advantage

As you can see from all the information contained in this document, a cervical cancer and Pap smears are serious issues of concern for women, both in China and throughout the rest of the world. Given that all of the information you have just read was related to a single topic, it is understandable that finding just the right insurance policy to address the health issues that should be on your radar is no small task.

This is especially true when you consider that how many different insurance providers there are out there, and how many different plans each one offers. Fortunately, for knowledge and assistance with both healthcare and health insurance issues in Shanghai, Beijing, and China in general, all you need to do is seek out the help of the experienced insurance professionals at Pacific Prime China.

As a full service insurance broker in China, Pacific Prime China can answer your questions, advise you on your insurance options, present you with a comparison of plans available from top insurers, and give you a price quotation; all at zero cost to you! **Contact us** today to get started, or check out our **health insurance guides** page today for more valuable health and insurance resources.

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