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## Angry Patients Stuck With Big Medical Bills After “Bait And Switch”

By Joe Shortsleeve, WBZ-TV

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BOSTON (CBS) – The national health care reform law requires insurance companies to cover 100% of the cost of screening tests for dozens of potentially deadly diseases. But thousands of patients are finding out the hard way that free doesn’t always mean free.

When Jim Dungee had his first colonoscopy, doctors found several polyps, which are a precursor to colon cancer. “Therefore, I had to come back in three years,” he said. The three year mark was back in December. Knowing the test could save his life, Jim did not hesitate to make an appointment. He even called his insurance company to make sure it was covered. “I was told as long as it was put in as a preventive procedure, it was covered 100%,” he recalled.

**WBZ-TV’s Joe Shortsleeve reports**

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Jim had the test and never gave it another thought until the bills started rolling in for his free screening. “Clearly a bait and switch, I was told one thing and they did the opposite,” he said.

Here is what happened. Doctors found more polyps during Jim’s second colonoscopy and removed them during the procedure. That, according to gastroenterologist Giancarlo Mercogliano, changed everything. “When we do the procedure and we find something, it’s no longer considered preventative. It becomes diagnostic,” he said.

That distinction left Jim on the hook for all kinds of co-payments and deductibles. He got one bill for \$388 dollars and another for \$64. “While you’re under anesthesia, they are actually changing the way you are going to be billed,” he said.

These surprise bills are not isolated to colonoscopies according to breast surgeon, Dr. Jennifer Sabol. She sees it happening to patients who are called back when their screening mammogram

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turns up something suspicious. “You have to come back on a separate day for that. That procedure is then called a diagnostic test,” she said.

Some insurance plans will cover the entire cost, but many of the more affordable plans with high deductibles, will not. “It’s been a big problem because patients are going to the less expensive insurance plans,” Dr. Sabol explained.

“It’s sort of an unintended consequence,” explained MIT professor John Gruber, who advised President Obama on health care reform. According to Gruber, the plan is not perfect but it does provide free access to screening tests that many patients might not get if they had to pay for them. “It used to be it cost money no matter what. Now, it might be free and it might cost money,” he said.

Jim Dungee believes doctors need to be upfront about all the potential fees, particularly when it comes to test patients assume will be free. “I just feel so, you know, ripped off,” he said.

When a CBS producer contacted Jim’s insurance company they agreed to waive his fees, but under the rules, they didn’t have to. If you are having a screening test, talk with your doctor to make sure you understand all the potential costs involved.

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