

## Colonoscopy Prep: Not So Bad?

**The dreaded cleansing process before the procedure can be less awful these days**

by Christina Ianzito

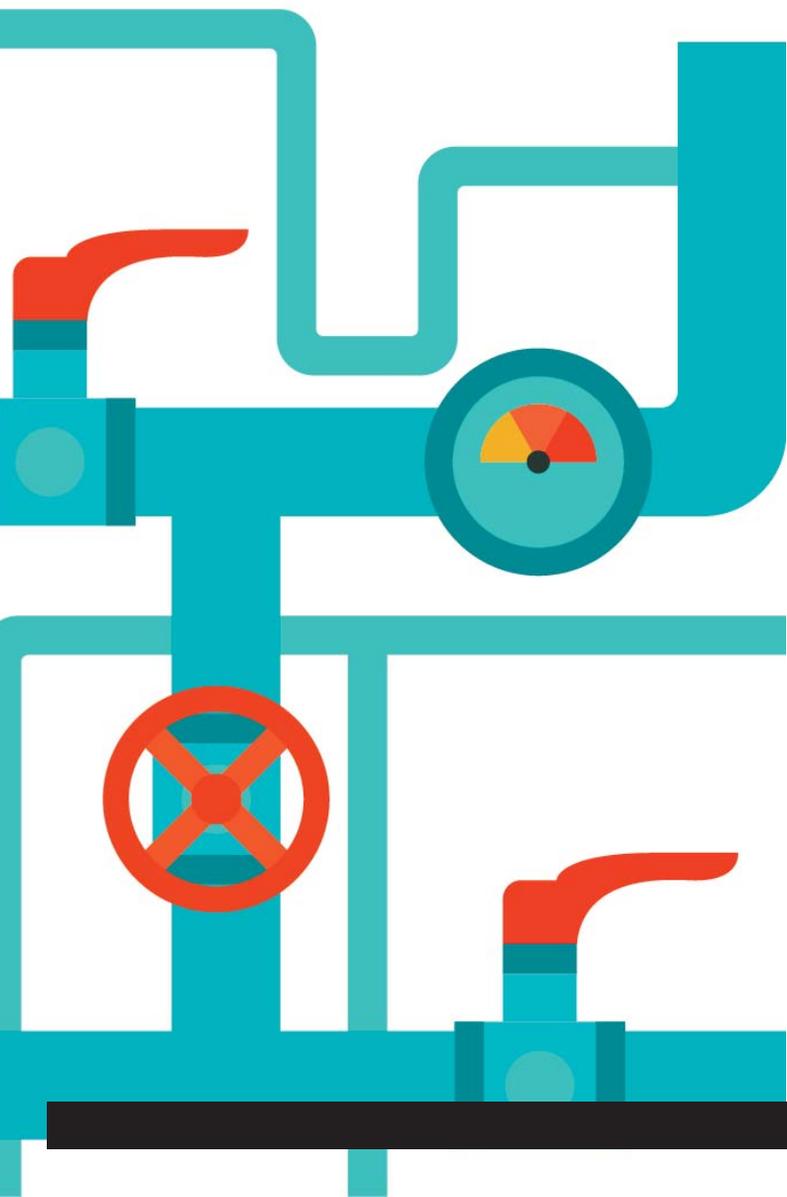
Doctors are coming up with new ways to clean your pipes before screening for cancer.

For ages, the process of cleaning out the colon for cancer screening (<https://www.aarp.org/health/conditions-treatments/info-2018/cancer-blood-tests-fd.html>) has been so onerous that gastroenterologists say patients cite the preparation as a reason to avoid an important diagnostic tool, the colonoscopy.

Gastroenterologists recommend that people in good health with no risk factors such as a family history of colon cancer have a colonoscopy every 10 years (provided no polyps are found), beginning at age 50 and continuing until age 75. The more than 15 million colonoscopies performed annually in the U.S. are to detect colorectal cancer and the polyps that can turn into colorectal cancer — the second leading cause of cancer-related deaths in this country.

Its incidence is declining, which is good news largely attributed to a higher percentage of people getting colonoscopies. But many people nonetheless avoid the procedure because of what they have to do to prepare for it: Doctors typically prescribe four liters — a little more than a gallon — of (by many accounts) awful-tasting laxative fluid that the patients are asked to consume, without solid food, to cleanse their colon before a procedure.

It's not easy, but it's crucial that patients complete the prep as directed, says Aline Charabaty, associate professor of medicine and a gastroenterologist at Georgetown University Hospital. If the colon isn't completely clean, she explains, "I can't be confident that I didn't miss anything and I'm going to ask you back in three or five years — and you're



going to have to go through another prep.” Sometimes doctors will ask you back within a year if they can’t get a clear enough view.

Poor preparation occurs in at least 20 percent of colonoscopies (<https://www.aarp.org/health/conditionstreatments/info-2017/robots-may-soon-perform-colonosopies-fd.html>), mostly due to intolerance to drinking the full volume of the prep.

Now doctors are working on ways to create a more palatable prep process, focusing on improving the taste and lowering the quantity of liquid the patient needs to drink.

One pharmaceutical company has a prep kit in the works whose active ingredients are in the form of better-tasting (according to test subjects) food bars and drinks. It is beginning Phase 3 trials this year and hopes to apply for approval from the Food and Drug Administration next year.

It’s good to have more than one option, says Douglas K. Rex, a professor of medicine and director of endoscopy at Indiana University School of Medicine, because “for any given prep that’s out there, you’ll find some people that find it tolerable, and some people that hate it.”

The classic prep solution that’s been used regularly since the 1980s is a four-liter dose of a polyethylene glycol solution — doctors call it PEG — that is often prescribed as Nulytely or Golytely.

“It’s the safest prep because it doesn’t create electrolyte imbalance (<http://healthtools.aarp.org/health/food-nutrition/how-to-prevent-an-electrolyte-imbalance>),” says Charabaty. Some laxative solutions can throw off the body’s levels of electrolytes, mainly sodium chloride, and cause health problems.

There are some lower-volume alternatives to the classic PEG prep that doctors are offering their healthier patients, and many people find them much easier to take. They are effective but aren’t as safe as the classic for people on certain medications or with heart failure, kidney disease, advanced liver disease or seizures.

## AMONG THEM ARE:

MoviPrep: a prescription prep of two liters, plus one liter of water. “It doesn’t taste good either, but it’s less volume so most people can tolerate it,” Charabaty says.

Suprep, another prescription prep, comes in a kit with two six-ounce bottles of prep material that you consume with water, for a total volume that’s also about three liters.

A “homemade” prep that’s not FDA-approved, but many doctors offer it as a nonprescription option. It’s typically a mix of two liters of Gatorade or Propel (sports drinks that help balance the body’s electrolytes) and the over-the-counter laxative Miralax or its generic equivalent. Many doctors also ask their patients to take laxative tablets. Because Miralax doesn’t have any flavor, the prep tastes like whichever sports drink was used.

# College Saving: How Does a 529 Plan Compare to a Roth IRA?

529 plans were created 22 years ago, in 1996, to give people a tax-advantaged way to save for college. Roth IRAs were created a year later, in 1997, to give people a tax-advantaged way to save for retirement. But a funny thing happened along the way — some parents adapted the Roth IRA as a college savings tool.

## TAX BENEFITS AND USE OF FUNDS

Roth IRAs and 529 plans have a similar tax modus operandi. Both are funded with after-tax dollars, contributions accumulate tax deferred, and qualified distributions are tax-free. But in order for a 529 plan distribution to be tax-free, the funds must be used for college or K-12 education expenses. By contrast, a qualified Roth distribution can be used for anything — retirement, college, travel, home remodeling, and so on.

In order for a distribution from a Roth IRA to be tax-free (i.e., a qualified distribution), a five-year holding period must be met and one of the following must be satisfied: The distribution must be made (1) after age 59½, (2) due to a qualifying disability, (3) to pay certain first-time homebuyer expenses, or (4) by your beneficiary after your death.

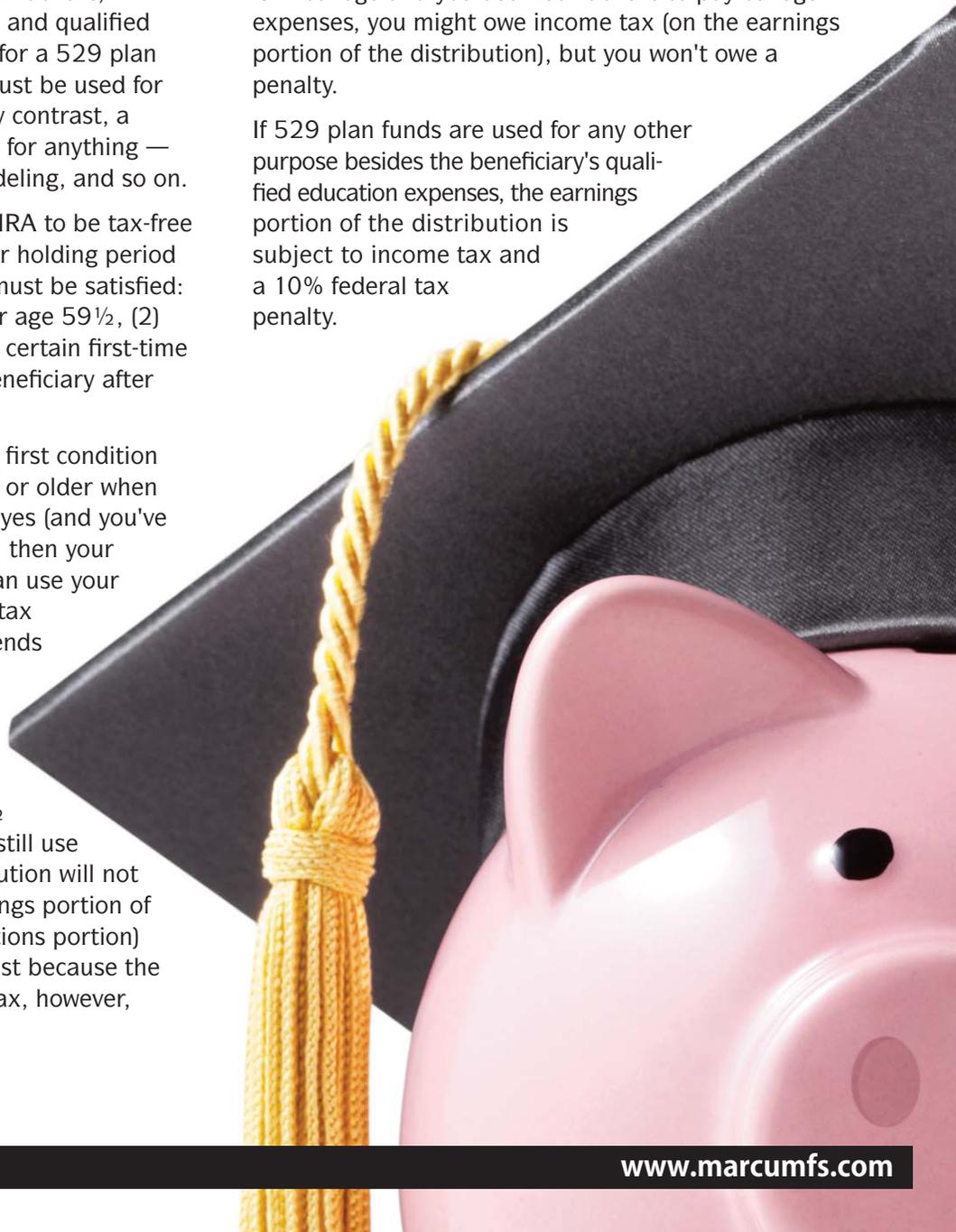
For purposes of this discussion, it's the first condition that matters: whether you will be 59½ or older when your child is in college. If the answer is yes (and you've met the five-year holding requirement), then your distribution will be qualified and you can use your Roth dollars to pay for college with no tax implications or penalties. If your child ends up getting a grant or scholarship, or if overall college costs are less than you expected, you can put those Roth dollars toward something else.

But what if you'll be younger than 59½ when your child is in college? Can you still use Roth dollars? You can, but your distribution will not be qualified. This means that the earnings portion of your distribution (but not the contributions portion) will be subject to income tax. (Note: Just because the earnings portion is subject to income tax, however,

doesn't mean you'll necessarily have to pay it. Nonqualified distributions from a Roth IRA draw out contributions first and then earnings, so you could theoretically withdraw up to the amount of your contributions and not owe income tax.)

Also, if you use Roth dollars to pay for college, the 10% early withdrawal penalty that normally applies to distributions before age 59½ is waived. So the bottom line is, if you'll be younger than 59½ when your child is in college and you use Roth dollars to pay college expenses, you might owe income tax (on the earnings portion of the distribution), but you won't owe a penalty.

If 529 plan funds are used for any other purpose besides the beneficiary's qualified education expenses, the earnings portion of the distribution is subject to income tax and a 10% federal tax penalty.



## FINANCIAL AID TREATMENT

At college time, retirement assets aren't counted by the federal or college financial aid formulas. So Roth IRA balances will not affect financial aid in any way. (Note: Though the aid formulas don't ask for retirement plan balances, they typically do ask how much you contributed to your retirement accounts in the past year, and colleges may expect you to apply some of those funds to college.)

By contrast, 529 plans do count as an asset under both federal and college aid formulas. (Note: Only parent-owned 529 accounts count as an asset. Grandparent-owned 529 accounts do not, but withdrawals from these accounts are counted as student income.)

## INVESTMENT CHOICES

With a Roth IRA, your investment choices are virtually unlimited — you can hold mutual funds, individual stocks and bonds, exchange-traded funds, and REITs, to name a few.

With a 529 plan, you are limited to the investment options offered by the plan, which are typically a range of static and age-based mutual fund portfolios that vary in their level of risk. If you're unhappy with the market

performance of the options you've chosen, under federal law you can change the investment options for your existing contributions only twice per calendar year (though you can generally change the investment options on your future contributions at any time).

## ELIGIBILITY AND CONTRIBUTION AMOUNTS

Unfortunately, not everyone is eligible to contribute to a Roth IRA. For example, your income must be below a certain threshold to make the maximum annual contribution of \$5,500 (or \$6,500 for individuals age 50 and older).

By contrast, anyone can contribute to a 529 plan; there are no restrictions based on income. Another significant advantage is that lifetime contribution limits are high, typically \$300,000 and up. And 529 plan rules allow for large lump-sum, tax-free gifts if certain conditions are met — \$75,000 for single filers and \$150,000 for married joint filers in 2018, which is equal to five years' worth of the \$15,000 annual gift tax exclusion.