



Focus on Your Lungs

A Screening You Don't Want to Miss



Guide to Insurance Coverage for Lung Cancer Screening

Use this guide to understand:

- If you are eligible for lung cancer screening. This is done with a low-dose computed tomography (called low-dose CT) scan
- The different types of insurance may cover low-dose CT scans
- Questions to ask your insurance company or Medicare/Medicaid before your screening appointment

Will lung cancer screening be covered by my insurance?

Before scheduling a screening, contact your insurance company to ask if:

- Screening is fully covered
- There are any extra costs

Ask your doctor for help to determine if you qualify for lung cancer screening. There are also questions provided for you within this resource to help guide your conversations with your insurance company. Check before your appointment that the screening center is in your insurance plan's network to avoid extra costs.

Individual/private insurance coverage and Employer-sponsored Insurance/State Health Insurance Marketplace Plan

Private insurance plans may cover annual lung cancer screening for people who are eligible, as defined by the U.S. Preventive Services Task Force (USPSTF) lung cancer screening guidelines. The USPSTF guidelines recommend annual screening for patients who meet all of the following criteria:

- ☒ Age between 50-80 years old
- ☒ Currently smoke or have quit smoking tobacco in the last 15 years
- ☒ Have at least a 20 pack-year smoking history*

*A pack year is the number of packs of cigarettes a person smoked per day, multiplied by the number of years they have smoked.

Some plans cover lung cancer screening, but other plans may not. Check with your insurance company to understand if lung cancer screenings are covered as part of your plan. If a lung cancer screening is covered, check to see if the center is in-network. If the center is out-of-network, you may face a higher co-pay.

Medicare Coverage

Medicare Part B also covers lung cancer screenings with low-dose CT scans but has more limited age guidelines than the USPSTF. Medicare coverage provides annual lung cancer screenings for people who meet all of the following criteria:

- **Are 50-77 years old**
- **Have a smoking history of at least 20 pack-years**
- **Are current or former smokers who have quit within the past 15 years**
- **Have no signs or symptoms of lung cancer**
- **Have an order from their doctor**

To help avoid any extra costs, check with the screening facility to make sure they are a Medicare-approved provider or use [this website](#) to find a list of approved facilities.

Patients enrolled in Medicare Advantage plans should contact their provider to confirm coverage and network or other requirements.

Medicaid Coverage

Coverage for lung cancer screenings will be different depending on the state you live in. Contact your state Medicaid agency to understand your eligibility and coverage.

Ask your doctor for help finding a screening center or check lung cancer advocacy organizations for resources [like this one](#)* to find a screening center near you.

*The facilities listed in the resource provided have been chosen by a third-party. We do not endorse or recommend any specific screening location, nor do we make any claims about the qualifications, competence, or skills of any screening facility.



Questions to ask my insurance company or Medicare/Medicaid

On the back of your insurance or Medicare/Medicaid card, there is a phone number for you to call to ask questions about your coverage. Before your screening, you should call your insurance company to understand your plan and coverage for screening. Here are a few questions to get you started:

1. Is lung cancer screening covered under my plan?

2. Am I eligible for screening? What makes someone eligible for lung cancer screening?

3. Do I need a referral or preauthorization from my doctor?

4. Where are the nearest centers that do screening in my network?

5. Will I be charged for any out-of-pocket expenses?

6. How frequently are screenings covered?

Additonal Notes:
