



Guide to Insurance Coverage for Lung Cancer Screening

Use this guide to understand:

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

Should I consider getting a lung cancer screening?

The goal of yearly screening is to find lung cancer earlier, before it has spread, when there is a possibility it may be curable. The U.S. Preventive Services Task Force (USPSTF) guidelines recommend annual screening for patients who meet all of the following criteria:

- Are 50-80 years old
- Have at least a 20 pack-year smoking history
- Currently smoke or quit within the past 15 years



The USPSTF is a group of experts that creates guidelines to help decide who should be screened for different diseases, including lung cancer. USPSTF guidelines were recently updated to help more people at risk get screened.

Your risk for lung cancer may change over time. For example, the longer you smoke, the greater your risk. So, even if you're not eligible for screening now, you may be eligible in the future.

Screening should be done annually as a part of routine health maintenance for those who are eligible.

What's a pack year?

A pack year is the number of packs of cigarettes a person smoked per day, multiplied by the number of years they have smoked. For example, a person with 20 pack-years could have smoked 1 pack a day for 20 years, or 2 packs a day for 10 years, or half a pack a day for 40 years, etc.

$$\begin{array}{ccccccc}
 \text{1} & \times & \text{20} & = & \text{20} \\
 \text{Packs smoked per day} & & \text{Years of smoking} & & \text{Pack year}
 \end{array}$$

$$\begin{array}{ccccccc}
 \text{2} & \times & \text{10} & = & \text{20} \\
 \text{Packs smoked per day} & & \text{Years of smoking} & & \text{Pack year}
 \end{array}$$



Will lung cancer screening be covered by my insurance?

Private insurance plans may cover annual lung screening for people who are eligible, as defined by the USPTF lung cancer screening guidelines. Medicare Part B also covers lung cancer screening for eligible patients but has stricter, more limited age guidelines (50-77) than the USPSTF.

Before scheduling a screening, contact your insurance company to make sure that:

- Screening is covered
- You're eligible
- There will be no extra costs to get screened by your doctor and screening facility

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 and doctor are in your insurance plan's network to avoid extra costs.

Medicare Coverage

Medicare Part B also covers low-dose CT scans but has more limited age guidelines than the USPSTF. Medicare coverage provides annual 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 your 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 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.

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

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.

No insurance? Some community health centers offer a **free lung cancer screening**. Ask your doctor for help finding a center or check lung advocacy organizations for resources [like this one](#) to find a cancer center near you.

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?

7. Is my follow-up doctor's visit covered under my insurance? If not, what are my expected out-of-pocket costs?

Additional Notes:
