

Is lung cancer screening covered under your insurance?

Simply click on the box below that fits your situation

Employer-Sponsored Plan

Click here if your employer, union or other professional association provides your health insurance

Medicare

Click here if you are on Medicare

State Insurance Marketplace Plan

Click here if you enrolled in health insurance via healthcare.gov or a marketplace/exchange website set up by your state

Medicaid

Click here if you are on Medicaid

Individual Plan

Click here if you buy your health insurance directly from your insurance plan

Employer-Sponsored Plan

You are eligible for initial lung cancer screening coverage* if you are:

- Between the ages of 55-80
- Have a 30 pack-year history of smoking (this means 1 pack a day for 30 years, 2 packs a day for 15 years, etc.)
- And are a current smoker, or have quit within the last 15 years

* If your plan is “grandfathered” under the Affordable Care Act, it is not required to provide lung cancer screening coverage. Check your plan documents to see if your plan is grandfathered. This information should be stated clearly in your member plan literature, but if you are unsure, contact your insurance company.

Should there be cost sharing?

No

What does this mean?

You should not be charged a copay, co-insurance or a deductible for screening. Screening should be free to you. Health plans, including Medicare and private insurance, may charge co-pays if the facility or provider is “out of network.” When booking your appointment, check that the facility and providers are “in network” to avoid cost-sharing.

Will there be additional costs?

There may be additional costs associated with the screening (like facility fees) that are not covered under your insurance. Call your insurance company and find out exact coverage and costs. Visit the [Lung Cancer Screening Insurance Checklist](#) to learn more about what questions to ask. Also remember to confirm with your health plan that the facility and provider are “in network” to avoid additional costs.

When does coverage start?

It is effective now.

For more information about lung cancer screening, visit [SavedByTheScan.org](https://www.savedbythescan.org).

Medicare

You are eligible for initial lung cancer screening coverage if you are:

- Between the ages of 55-77
- Have a 30 pack-year history of smoking (this means 1 pack a day for 30 years, 2 packs a day for 15 years, etc.)
- And are a current smoker, or have quit within the last 15 years
- No signs or symptoms of lung cancer

What are the symptoms of lung cancer?

- A cough that won't go away
- Trouble breathing
- Chest pain
- Fatigue

If you have any of these symptoms, contact your doctor immediately.

Should there be cost sharing?

No

What does this mean?

You should not be charged a copay, co-insurance or a deductible for screening. Screening should be free to you. However, health plans, including Medicare and private insurance, may charge co-pays if the facility or provider is “out of network.” When booking your appointment, check that the facility and providers are “in network” to avoid cost-sharing.

Will there be additional costs?

There may be additional costs associated with the screening (like facility fees) that are not covered under your insurance. Call your insurance company and find out exact coverage and costs. Visit the [Lung Cancer Screening Insurance Checklist](#) to learn more about what questions to ask. Also remember to confirm with your health plan that the facility and provider are “in network” to avoid additional costs.

(continued)

Medicare (continued)

When does coverage start?

Coverage began as of February 5, 2015.

Do You Have a Medicare Advantage Plan (like an HMO)?

There are several differences for those on Medicare Advantage (MA).

- MA plans may opt to cover screening for those over the age of 70—check with your plan.
- Your MA plan may charge a copay, coinsurance or a deductible for lung cancer screening if you go out-of-network. Check with your plan.

For more information about lung cancer screening, visit SavedByTheScan.org.

State Health Insurance Marketplace Plan

You are eligible for initial lung cancer screening coverage if you are:

- Between the ages of 55-80
- Have a 30 pack-year history of smoking (this means 1 pack a day for 30 years, 2 packs a day for 15 years, etc.)
- And are a current smoker, or have quit within the last 15 years

Should there be cost sharing?

No

What does this mean?

You should not be charged a copay, co-insurance or a deductible for screening. Screening should be free to you. Health plans, including Medicare and private insurance, may charge co-pays if the facility or provider is “out of network.” When booking your appointment, check that the facility and providers are “in network” to avoid cost-sharing.

Will there be additional costs?

There may be additional costs associated with the screening (like facility fees) that are not covered under your insurance. Call your insurance company and find out exact coverage and costs. Visit the [Lung Cancer Screening Insurance Checklist](#) to learn more about what questions to ask. Also remember to confirm with your health plan that the facility and provider are “in network” to avoid additional costs.

When does coverage start?

Coverage began as of January 1, 2015.

For more information about lung cancer screening, visit SavedByTheScan.org.

Medicaid

Coverage of lung cancer screening in Medicaid varies by state. Contact your Medicaid program or managed care plan to find out if lung cancer screening is covered for you. Be sure to find out if you will have to pay a copay, co-insurance, deductible, or other fees; and if there are certain doctors or facilities you must use to receive screening.

For more information about lung cancer screening, visit [SavedByTheScan.org](https://www.SavedByTheScan.org).

Individual Plan

You are eligible for initial lung cancer screening coverage* if you are:

- Between the ages of 55-80
- Have a 30 pack-year history of smoking (this means 1 pack a day for 30 years, 2 packs a day for 15 years, etc.)
- And are a current smoker, or have quit within the last 15 years

* If your plan is “grandfathered” under the Affordable Care Act, it is not required to provide this coverage. Check your plan documents to see if your plan is grandfathered to provide lung cancer screening coverage. This information should be stated clearly in your member plan literature, but if you are unsure, contact your insurance company.

Should there be cost sharing?

No

What does this mean?

You should not be charged a copay, co-insurance or a deductible for screening. Screening should be free to you. Health plans, including Medicare and private insurance, may charge co-pays if the facility or provider is “out of network.” When booking your appointment, check that the facility and providers are “in network” to avoid cost-sharing.

Will there be additional costs?

There may be additional costs associated with the screening (like facility fees) that are not covered under your insurance. Call your insurance company and find out exact coverage and costs. Visit the [Lung Cancer Screening Insurance Checklist](#) to learn more about what questions to ask. Also remember to confirm with your health plan that the facility and provider are “in network” to avoid additional costs.

When does coverage start?

At the beginning of your plan year that starts in 2015.

For more information about lung cancer screening, visit [SavedByTheScan.org](#).