

Is lung cancer screening covered under your insurance?

Simply click on the box below that fits your situation. **Please review the information carefully – even if screening is covered, you need to check in advance that the facility and provider are in your insurance plan’s network to avoid extra costs.**

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

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

- Between the ages of 50-80;
- Have a 20 pack-year history of smoking (this means 1 pack a day for 20 years, 2 packs a day for 10 years, etc.); AND
- Are a current smoker, or have quit within the last 15 years

***As a result of the Affordable Care Act, most private insurance plans will need to update screening coverage policies to reflect the updated guidelines for plan years after March 31, 2022. Check with your insurance plan to confirm if coverage is already available. If you are between the ages of 55 and 80, have a 20 pack-year history and are a current smoker, or have quit within the last 15 years, your plan should already cover your screening.**

Additionally, if your plan is “grandfathered” under the Affordable Care Act, it may not be required to provide lung cancer screening coverage without cost sharing. 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.

Will there be cost sharing?

You should not be charged a copay, co-insurance or a deductible for screening. Screening should be free to you. However, health plans, may charge patients more if the facility or provider is “out of network.” When booking your appointment, check in advance that the facility and providers are “in network” to avoid cost-sharing or talk with your primary care physician about finding a facility and provider that is.

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 when you book your appointment that the facility and provider are “in network” to avoid additional costs.

For 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 50-77;
- Have a 20 pack-year history of smoking (this means 1 pack a day for 20 years, 2 packs a day for 10 years, etc.);
- Are a current smoker, or have quit within the last 15 years; AND
- Have 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.

Will there be cost sharing?

You should not be charged a copay, co-insurance or a deductible for screening. Screening should be free to you. However, Medicare may charge patients more if the facility or provider is “out of network.” When booking your appointment, check in advance that the facility and providers are “in network” to avoid cost-sharing or talk with your primary care physician about finding a facility and provider that is.

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(continued)

Medicare (continued)

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 78 — check with your plan.
- Just like with standard Medicare coverage, your MA plan may charge you if you go to a facility or provider that is “out of network.” Check with your plan in advance to avoid extra costs.

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

State Health Insurance Marketplace Plan

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

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- Are a current smoker, or have quit within the last 15 years

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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 what the eligibility criteria are; if you will have to pay a copay 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

Some plans sold directly by insurance companies must comply with the standards set by the Affordable Care Act, in which case your plan would follow the insurance coverage requirements for “employer-sponsored plans” above.

However, there are many other types of plans – including short-term limited-duration plans, association health plans and plans sold directly by farm bureaus or health ministries – that do not have to follow these standards and may not cover lung cancer screening. Contact your plan directly to learn more about your coverage. Be sure to find out what the eligibility criteria are; 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. Get this information in advance and in writing.