



# Lung cancer screening and health insurance: Know what insurance will cover

In this booklet, you'll learn about:




How most insurance plans decide if they cover low-dose computed tomography (LDCT) scans



Next steps if insurance won't cover your LDCT scan



Questions to ask your health insurance company and doctor



## Will insurance cover the cost of my LDCT scan?

Medicare, Medicaid, and most private insurance plans only cover LDCT scans for people who meet the United States Preventive Services Task Force (USPSTF) lung cancer screening criteria. The USPSTF criteria is based on smoking exposure that places a person at high-risk of getting lung cancer. If you meet the criteria, your insurance may cover your LDCT scan at no cost to you.

### Do I meet the USPSTF criteria?

Yes, if you are all of these:

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

### How do I know my pack-years?

Multiply:

**Number of years you've smoked** × **The number of cigarette packs you smoked per day (1 pack = 20 cigarettes)**



**For example:**

- 1 pack a day for 20 years = 20 pack-years
- 2 packs a day for 10 years = 20 pack-years
- Half (0.5) a pack a day for 40 years = 20 pack-years



Talk with your doctor and call your insurance company to find out if your insurance will cover your scan. Your screening center may also have staff who can help answer insurance and cost questions.



For an online quiz to see if you meet the criteria, visit [www.lungevity.org/canigetsscreened](http://www.lungevity.org/canigetsscreened)



## If I don't meet the screening criteria or don't have insurance, what should I do?

If you have insurance but don't meet the screening criteria right now, be sure to talk with your doctor and insurance company again. The USPSTF criteria or your health may change over time.

If you don't have insurance and meet the USPSTF criteria, talk with your doctor about your options to pay for the LDCT scan. There may be programs or organizations that can cover the screening at low or no cost to you.



## Questions to ask



Before you decide to get a LDCT scan, it's important to know exactly what your insurance will cover. These questions may help you talk with your insurance company and doctor. Write the question numbers and their answers on page 6.

### Questions to ask your insurance company

- 1 Do I need a referral or preauthorization to get a LDCT lung cancer screening?
  - If yes, who do I need to get it from?
  - Where does it need to be sent to?
  - Who needs to submit it – me or my doctor?
- 2 What paperwork do I need to complete before, during, or after screening to make sure insurance covers it?
- 3 Is there a certain hospital or screening center I need to go to for my screening?

- 4 Will insurance cover all the costs of screening? Will I be charged for any costs, such as a copay or co-insurance?
- 5 If I need follow-up tests or scans based on my LDCT scan results, will insurance cover them?
- 6 If my doctor recommends that I get a LDCT scan every year, will insurance cover it?

## Questions to ask your doctor

- 7 Do I meet the criteria to qualify for a LDCT scan?
- 8 If insurance won't cover a LDCT scan, are there any programs or organizations that can help cover the cost?
- 9 Is there a staff member, such as a social worker or patient navigator, who can help answer my insurance and cost questions?

Write the question numbers  
and their answers here

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## Tips for talking with your insurance company

- Find your insurance company's phone number on the back of your insurance card, and have it in front of you when you call
- To spend the least time on hold, the best time to call is before 11am and after 3pm
- Write down the date, time, and name of the insurance company rep you talk with
- If you don't understand an answer, ask the rep to explain the answer again or to talk with a manager

Visit [LUNGevity.org](https://LUNGevity.org) to learn more about lung cancer screening and find other booklets in this series

**Booklet 1** Learn about lung cancer and your risk of getting it

**Booklet 2** Lung cancer screening can find cancer early and save your life

**Booklet 3** Should you get screened for lung cancer? Talk with your doctor to decide

**Booklet 5** Prepare for your lung cancer screening: What to expect during a low-dose computed tomography (LDCT) scan

**Booklet 6** After your lung cancer screening: Understand your low-dose computed tomography (LDCT) scan results and next steps



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