



Lung Cancer Screening: Coverage in Health Insurance Plans

The 2011 National Lung Screening Trial (NLST) found screening individuals at high risk for lung cancer could reduce mortality from the nation's leading cancer killer by as much as 20 percent. Subsequently, the U.S. Preventive Services Task Force gave lung cancer screening a 'B' recommendation, and Medicare started a process to determine if lung cancer screening should be covered for Medicare patients. Below is an explanation of how screening will be implemented for various types of insurance.

Plan/Type of Plan	Population Served by Plan	Requirement for Coverage of an 'A' or 'B' Preventive Service	Cost-sharing Allowed?	Timing of Coverage Requirement
Medicare's National Coverage Determination (NCD)				
Traditional Medicare*	Ages 65+	No automatic requirement. Coverage set through NCD. <i>Coverage was proposed Nov. 10, 2014 but not yet finalized.</i>	No (<i>when final</i>)	If current proposal of coverage is finalized, February 2015 (<i>estimated</i>)
Medicare Advantage (MA)	Ages 65+ who opt for Medicare Advantage plans	No automatic requirement. Coverage requirements set through NCD. MA plans may cover screening without the NCD and may choose to cover individuals 75 and over.	Yes	Varies
U.S. Preventive Services Task Force** Recommendation				
Medicaid Expansion	Incomes up to 138% of the Federal Poverty Level (in states that have chosen to expand Medicaid), including childless adults	Coverage is required	No	Coverage required by January 1, 2015
State Health Insurance Marketplace Plans	Mostly the unemployed, self-employed, part-time workers, and employees of small companies. Individuals and families who make up to 400% of the Federal Poverty Level are eligible for subsidies	Coverage is required	No	Coverage required by January 1, 2015
Small Group and Individual Plans (outside Marketplaces)	Mostly the unemployed, self-employed, part-time workers, and employees of small companies.	Coverage is required	No	Coverage required by January 1, 2015
Large Group and Self-Insured Plans	Employees of large employers (over 50 employees), member of unions	Coverage is required	No	Varies depending on the beginning of plan years – sometime in 2015.
Other				
Traditional Medicaid	Lowest income individuals, mostly children, pregnant women and disabled	No automatic requirement. Coverage set by the state or federal policymakers	Yes	Varies

* Medicare has proposed covering screening for the high risk population as defined by the NLST, which is ages 55-74.

** The U.S. Preventive Services Task Force (USPSTF) issued a new 'B' recommendation for lung cancer screenings on December 30, 2013 for those at high risk. Under the Affordable Care Act, a recommendation of an 'A' or 'B' grade will have implications for insurance coverage for many Americans. The USPSTF includes ages 55-80 in its definition of the high risk population.