

Questions to Ask Your Insurance Company about Coverage for Lung Cancer Screening

Lung cancer screening means testing for lung cancer before a person has any symptoms. Right now, many insurance companies are covering this service for those considered to be at high risk. However, before you decide to get a lung cancer screening, it is important to know exactly what your insurance will cover. Use the questions below as a guide for your conversations with your insurance company.

How Do I Contact My Insurance Company?

On the back of your insurance card, there will be a phone number for you to call. You will likely be asked for your plan information and group ID.

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Questions to Ask when Planning for Screening

- Has my insurance company put together a website or a flyer on lung cancer screening coverage issues?
- Do I need to go to my primary care provider/my doctor before I get screened to get a referral or determine if screening is appropriate for me?
- What paperwork do I need to complete before, during or after that visit to ensure my screening is covered by insurance?

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Questions to Ask about Scheduling the Screening

- Do I need a referral or preauthorization?
 - a. If so, from whom?
 - b. Who must this referral or preauthorization be sent to?
 - c. Will my physician submit it or must I?
- Is there a certain place (facility or center) I need to go to for my screening?
 - a. If the nearest facility is too far away from where I live, what do I do?
- Will my insurance cover my travel expenses to the screening?

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Questions to Ask Insurance Company about Costs

Are all the costs of the screening completely covered or will I be charged any out of pocket expenses?

- a. Will I need to pay a facility fee?
- b. Are there other out of pocket costs I will need to pay?
- c. Ask for any cost estimates in writing.

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Questions to Ask about Activities after the Screening

- Who do I follow-up with after my screening?
- Is my follow-up doctor's visit covered under my insurance?
 - a. If not, what are the expected out of pocket expenses?
- What follow-up tests will I need if something is detected during screening and will my insurance cover those tests?
- If my doctor recommends screening every year, will it be covered by my insurance?
- Will my insurance cover counseling and medications that can help me quit smoking? What are my out of pocket expenses?

Notes: _____
