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Costs and Insurance Coverage for Cancer Screening

Screening tests are used to find cancer in people who have no symptoms. Screening increases the chances of finding certain cancers early, when they are small, have not spread, and might be easier to treat.

The screening tests you need and when you need to get them might be different from other people because of your age, sex at birth, and certain risk factors you may have.

- [Are insurance companies required to pay for cancer screening tests?](#)
- [What will my insurance cover?](#)
- [What if I don't have medical insurance?](#)
- [Questions to ask about costs and insurance coverage for cancer screenings](#)

When you're ready to get screened for cancer, it's important to understand what your medical insurance will pay for and if you will be responsible for any out-of-pocket costs. And, if you have limited or no insurance, it's important to understand how to find financial assistance if you need it. Coverage for cancer screening is determined by certain federal and state laws, as well as the policies set by your insurance provider.

Are insurance companies required to pay for cancer screening tests?

The [Affordable Care Act](#)¹ (ACA) requires both private insurers and Medicare to cover the costs of certain cancer screening tests. But, if a health plan was already in place before the ACA was passed (such as in grandfathered plans), it might not offer the

sometimes it might require a co-pay or a cost related to a doctor's visit.

- Tests used for cervical cancer screening
- Most tests used for colorectal cancer screening
- Breast cancer screening tests
- Lung cancer screening test, if you meet the requirements
- Prostate cancer screening tests

through [health insurance marketplaces](#)⁸. Keep in mind there may be deadlines for signing up.

Those who currently have insurance through the marketplace may see their premiums go down. They can also change their plans under certain conditions.

Questions to ask about costs and insurance coverage for cancer screenings

Out-of-pocket costs are those you have to pay because your health insurance pays only a portion of your medical expenses. You'll want to find out if you can expect any out-of-pocket costs for your screening tests.

Here are some questions you can ask your health insurance company to find out if they pay or reimburse you for most of your medical expenses.

- Are cancer screening tests covered in full? If not, what will my out-of-pocket costs be?
- Will my out-of-pocket costs change if I need follow-up visits or more tests after the screening?
- Are there any preferred doctors, hospitals, or testing facilities I should use for my screening tests?
- If I use any out-of-network doctors, hospitals, or testing facilities, what will my expected costs be?
- Do I need to get insurance approval ([pre-approval or pre-certification](#)¹⁵) for any screening tests?

Hyperlinks

1. www.cancer.org/cancer/financial-insurance-matters/health-insurance-laws/the-health-care-law.html
2. www.cancer.org/cancer/screening/american-cancer-society-guidelines-for-the-early-detection-of-cancer.html
3. www.cancer.org/cancer/financial-insurance-matters/understanding-health-insurance/government-funded-programs/medicare/medicare-overview.html
4. www.cancer.org/cancer/financial-insurance-matters/understanding-health-insurance/government-funded-programs/medicare/medicare-coverage-for-cancer-prevention-and-early-detection.html
5. www.medicaid.gov/about-us/contact-us/contact-your-state-questions/index.html
6. www.cdc.gov/public-health-gateway/php/communications-resources/health-department-directories.html?CDC_AAref_Val=www.cdc.gov/publichealthgateway/healthdirecto

U.S. Department of Health and Human Services. *Fact Sheet: The American Rescue Plan: Reduces Health Care Costs, Expands Access to Insurance Coverage and Addresses Health Care Disparities*. Last updated March 12, 2021. Accessed at <https://www.hhs.gov/about/news/2021/03/12/fact-sheet-american-rescue-plan-reduces-health-care-costs-expands-access-insurance-coverage.html> on April 19, 2021.

Last Revised: April 20, 2021

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Our team is made up of doctors and oncology certified nurses with deep knowledge of cancer care as well as editors and translators with extensive experience in medical writing.

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