

Summary of Cancer Prevention and Screening Benefits of the Affordable Care Act (ACA) in Kentucky for health professionals

Key: ✓ Covered as preventive, ▸ Caution: may not be covered as preventive, x Not covered as preventive

Patients are eligible for **breast, cervical, colon and lung cancer screenings, HPV vaccination tobacco cessation treatment, obesity/diet screening and counseling as well as alcohol misuse screening/interventions** at no out-of-pocket cost through their in-network health care provider. Based on USPSTF "A" or "B" guidelines.

As of **January 1, 2016**, Kentuckians with fully-funded private insurance can NOT be charged a fee for American Cancer society recommended FIT follow-up tests and/or polyp removal during screening colonoscopy.

Talk with patients about

- ✓ Cancer Prevention & Early Detection
- ✓ Benefits, harms & unknowns of cancer screening
- ✓ Family history
- ✓ Eating healthy and being active
- ✓ Tobacco cessation
- ✓ Alcohol use

Breast cancer screening

- ✓ Age 40-49: Mammogram every 1-2 years
- ✓ Age 50-74: Mammogram every 2 years unless doctor recommends more often
- ✓ BRCA1&2 genetic testing, counseling and chemoprevention counseling for patients with family history of breast and/or ovarian cancer
- Self-referral for mammogram
- Ultrasound for women with dense breast tissue
- Chemoprevention medication for women at increased risk

Cervical cancer screening

- ✓ Age 21-29: Pap smear every 3 years
- ✓ Age 30-65: Pap smear every 3 years OR every 5 years with HPV testing
- x HPV testing for women under age 30
- x Screening for women who have had a hysterectomy that includes removing the cervix and who do not have a history of high-grade precancerous lesions or cervical cancer

Alcohol misuse screening/interventions

- ✓ Screen adults age 18 years or older for alcohol misuse
- ✓ Provide those engaged in risky or hazardous drinking with brief behavioral counseling interventions

Colon cancer screening

- ✓ Age 50-75: FOBT or FIT, sigmoidoscopy or colonoscopy
- ✓ As of Jan 2016, Kentuckians with fully-funded private insurance can NOT be charged a fee if: polyp(s) removed during screening colonoscopy; follow-up to screening FIT requires subsequent colonoscopy
- Federally, Medicare 'loophole' still exists for polyp removal in screening colonoscopy or colonoscopy ordered after a positive FIT; Medicare does cover multi-target stool DNA
- Screening for high-risk patients younger than 50 or African-Americans at age 45 varies based on insurance provider/plan

Lung cancer screening

- ✓ Age 55-80: Low-dose CT annually for patients with 30 pack-year history OR quit in the past 15 years
- ✓ Medicare: Age 55-77, same pack-year history as ACA, shared decision making, written order from health care provider, data submitted to approved registry
- x Health problems that limit life expectancy
- x Unwilling or unable to have curative lung surgery

HPV vaccination

- ✓ Females 11-26: 3-dose series to protect against the types of HPV that cause most cervical cancers, genital warts and anal cancers. May also protect against throat and mouth cancers.
- ✓ Males age 11-26: 3-dose series to protect against most genital warts and anal cancers. May also protect against throat and mouth cancers

Tobacco cessation

- ✓ 90-days of medication AND 4 counseling sessions (≥10 minutes each session) per quit attempt
- ✓ 2 quit attempts per year
- Check insurance plan to find out which medications are covered
- ✓ Ask smokers to call 1-800-QUIT-NOW

Diet counseling / obesity screening / counseling

- ✓ Diet counseling for all adults at higher risk for chronic disease
- ✓ Obesity screening and counseling for all adults

Uninsured patients

- ✓ Enroll in Medicaid at any time
Call 1-855-459-6328 or <https://kentucky.gov/Pages/home.aspx/>
- ✓ Kentucky Women's Cancer Screening Program
Call 1-844-249-0708
- ✓ Kentucky Colon Cancer Screening Program
Call 1-800-633-8100

Benefits may differ if the patient has Medicare, traditional Medicaid (not expanded), or a grandfathered health plan (i.e., purchased on or before 03/23/2010 and no changes have been made to it). See reference page.

Breast and Colon Cancer Prevention and Screening Benefits of the Affordable Care Act (ACA) in Kentucky for health professionals

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As of **January 1, 2016**, Kentuckians with fully-funded private insurance can NOT be charged a fee for American Cancer society recommended FIT follow-up tests and/or polyp removal during screening colonoscopy.

Breast cancer screening

Covered at age 40-74

- ✓ Mammograms every 1 to 2 years for patients age 40-49
- ✓ Mammograms every 2 years for patients age 50-74 unless a provider recommends more frequent screening
- ✓ BRCA1 and BRCA2 genetic testing, counseling and chemoprevention counseling for women who have a family history of breast and/or ovarian cancer

Cautions

- An ultrasound that may be recommended for women with dense breasts is probably not covered as a preventive benefit. The amount of coverage will vary by insurance plan and provider
- Women should be screened before age 40 if their mom had breast cancer before age 50. The amount of coverage will vary by insurance plan and provider
- If a patient does not have a doctor's referral, the patient should verify that the facility accepts self-referred patients before their mammogram. Also verify that their insurance company includes this facility as an in-network provider
- Chemoprevention medication may have a co-pay.

Financial assistance

- Search online KY-based cancer resource directory, Pathfinder, provided by the Kentucky Cancer Program to find services available by county for financial help, <https://netapps.louisville.edu/PathFinder/>

Benefits may differ if the patient has Medicare, traditional Medicaid (not expanded), or a grandfathered health plan (i.e., purchased on or before 03/23/2010 and no changes have been made to it). See reference page.

Colon cancer screening

Covered at age 50-75

- ✓ Fecal occult blood testing (FOBT or FIT)
- ✓ Sigmoidoscopy
- ✓ Colonoscopy
- ✓ As of 1/1/16, Kentucky insurers may NOT charge a fee if: polyp(s) removed during screening colonoscopy or a follow-up to screening FIT requires subsequent colonoscopy. Based on the American Cancer Society colon cancer screening guidelines
- ✓ Medicare now covers multi-target stool DNA test for asymptomatic patients between ages 50-85

Not covered as preventive

- x Virtual colonoscopy
- x Fecal DNA testing
- x Screening for adults age 76-85 unless special considerations exist
- x Screening for adults over age 85

Cautions

- Screening for high-risk patients younger than 50 varies based on insurance provider and plan
- The American College of Gastroenterology recommends that African Americans begin screening at age 45; however, insurance coverage varies based on insurance provider and plan
- Medicare patients and those with a self-funded employer plan may be responsible for a copay if a polyp is removed during a screening colonoscopy or if a patient has a positive FIT and needs screening colonoscopy. Physicians should use a screening diagnostic code when providing a screening colonoscopy

Use process of shared decision making to

- Discuss potential benefits, potential harms, and unknowns of breast and colon cancer screening
- Begin the conversation at age 40 to identify family history risk and to help average risk patients to be ready to be screened when they turn 50
- Encourage cancer prevention, early detection, and living a healthy lifestyle

Uninsured patients may be eligible for

- Medicaid—Enroll at any time
1-855-459-6328 or <https://kentucky.gov/Pages/home.aspx/>
- Kentucky Colon Cancer Screening Program
1-800-633-8100
- Kentucky Women's Cancer Screening Program
1-844-249-0708



Lung Cancer Prevention and Screening Benefits of the Affordable Care Act (ACA) in Kentucky for health professionals

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Patients are eligible for **breast, cervical, colon and lung cancer screenings, HPV vaccination tobacco cessation treatment, obesity/diet screening and counseling as well as alcohol misuse screening/interventions** at no out-of-pocket cost through their in-network health care provider. Based on USPSTF “A” or “B” guidelines.

As of **January 1, 2016**, Kentuckians with fully-funded private insurance can NOT be charged a fee for American Cancer society recommended FIT follow-up tests and/or polyp removal during screening colonoscopy.

Lung cancer screening

Covered at age 55-80

- ✓ Annual low-dose CT for patients who have a 30 pack-year smoking history and;
 - are current smokers or have quit within the past 15 years, *and*
 - do not have health problems that substantially limit life expectancy or the ability or willingness to have curative lung surgery.

Medicare Coverage at age 55-77

- ✓ As of February 5, 2015, Medicare approved coverage for annual screening for lung cancer with low-dose CT for patients who have a 30 pack-year smoking history and are current smokers or have quit within the past 15 years. A counseling/shared decision making visit, a written order from a health care provider and data submitted to an approved registry is also required

Use process of shared decision making to

- Discuss potential benefits, potential harms, and unknowns associated with lung cancer screening
- Encourage cancer prevention, early detection, and living a healthy lifestyle

What patients should know

- Lung cancer screening is not an alternative to tobacco cessation
- The way to prevent lung cancer is to be a nonsmoker, not to be exposed to secondhand smoke and reduce exposure to radon

Tobacco cessation

A Comprehensive Tobacco Cessation Benefit is covered, including:

- ✓ Screening for tobacco use
- ✓ Two quit attempts per year
- ✓ Four counseling sessions per attempt at least 10 minutes/session (individual, group, and telephone counseling)
- ✓ One or more of the 7 FDA-approved cessation medications (prescription or over-the-counter, depending on the insurance plan’s prescription formulary) for a 90-day treatment regimen when prescribed by a health care provider
- ✓ Does not require prior authorization
- ✓ Pregnant women on traditional Medicaid are covered
- ✓ Medicare covers only prescription medications and individual counseling (part B)

Billing for qualified health professionals

- Services must be provided by a physician or other qualified health professional and must be provided face-to-face
- Use CPT code 99406 for 3 to 10 minutes of cessation counseling for patients
- Use CPT code 99407 for >10 minutes of cessation counseling for patients
 - Include the total time spent as well as cessation techniques, resources and follow-up discussed
 - Always include the ICD-10-CM code F17.2 - tobacco use disorder, tobacco dependence (formerly ICD-9-CM 305.1) each time you use the CPT code

What patients should know

- Tobacco cessation treatment has no copays, coinsurance, or deductibles, and no lifetime limits
- The best way to prevent lung cancer is to be a nonsmoker, not to be exposed to secondhand smoke and reduce exposure to radon
- Call **1-800-QUIT-NOW** or visit www.QuitNowKentucky.org

Uninsured patients may be eligible for

- Medicaid—Enroll at any time: 1-855-459-6328 or <https://kentucky.gov/Pages/home.aspx/>

Benefits may differ if the patient has Medicare, traditional Medicaid (not expanded), or a grandfathered health plan (i.e., purchased on or before 03/23/2010 and no changes have been made to it). See reference page.

Cervical Cancer and HPV Prevention and Screening Benefits of the Affordable Care Act (ACA) in Kentucky for health professionals

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Patients are eligible for **breast, cervical, colon and lung cancer screenings, HPV vaccination tobacco cessation treatment, obesity/diet screening and counseling as well as alcohol misuse screening/interventions** at no out-of-pocket cost through their in-network health care provider. Based on USPSTF "A" or "B" guidelines.

As of **January 1, 2016**, Kentuckians with fully-funded private insurance can NOT be charged a fee for American Cancer society recommended FIT follow-up tests and/or polyp removal during screening colonoscopy.

HPV vaccination

Covered at age 11-26

✓ Females covered at age 11-26

A 3-dose series to protect women against the types of HPV that cause most cervical cancers, genital warts and anal cancers. May also protect against throat and mouth cancers

✓ Males covered at age 11-26

A 3-dose series to protect males against most genital warts as well as anal cancers. May also protect against throat and mouth cancers

Use process of shared decision making to

- Discuss potential benefits, potential harms, and unknowns associated with HPV vaccine
- Encourage cancer prevention, early detection, and living a healthy lifestyle
- For support in talking with your patients and families about the HPV vaccine, visit: <https://www.cdc.gov/vaccines/vpd/hpv/hcp/vaccines.html>

Cervical cancer screening

Covered at age 21-65

- ✓ Pap smear every 3 years for patients age 21-29
- ✓ Pap smear every 3 years OR every 5 years with HPV co-testing for patients age 30-65

Not covered as preventive

- x Screening for women younger than 21
- x HPV testing alone or with Pap smears for women under age 30
- x Screening for women over 65 who have had adequate previous screening and are not otherwise at high risk for cervical cancer
- x Screening for women who have had a hysterectomy that includes removing the cervix and who do not have a history of high-grade precancerous lesions or cervical cancer

Use process of shared decision making to

- Discuss potential benefits, potential harms, and unknowns associated with cervical cancer screening
- Encourage cancer prevention, early detection, and living a healthy lifestyle

Uninsured patients may be eligible for

- Medicaid—Enroll at any time (1-855-459-6328) or <https://kentucky.gov/Pages/home.aspx/>
- Kentucky Women's Cancer Screening Program: 1-844-249-0708

Benefits may differ if the patient has Medicare, traditional Medicaid (not expanded), or a grandfathered health plan (i.e., purchased on or before 03/23/2010 and no changes have been made to it). See reference page.

Obesity and Alcohol Use Prevention and Screening Benefits of the Affordable Care Act (ACA) in Kentucky for health professionals

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Patients are eligible for **breast, cervical, colon and lung cancer screenings, HPV vaccination tobacco cessation treatment, obesity/diet screening and counseling as well as alcohol misuse screening/interventions** at no out-of-pocket cost through their in-network health care provider. Based on USPSTF “A” or “B” guidelines.

As of **January 1, 2016**, Kentuckians with fully-funded private insurance can NOT be charged a fee for American Cancer society recommended FIT follow-up tests and/or polyp removal during screening colonoscopy.

Diet counseling / obesity screening / counseling

Covered at age 18 and older

- ✓ Diet counseling for all adults at higher risk for chronic disease
- ✓ Obesity screening and counseling for all adults

What patients should know

- BMI Calculator:
http://www.nhlbi.nih.gov/health/educational/lose_wt/BMI/bmicalc.htm
- Intensive, multicomponent behavioral interventions for obese adults include the following components:
 - Behavioral management activities, such as setting weight-loss goals
 - Improving diet or nutrition
 - Increasing physical activity
 - Addressing barriers to change
 - Self-monitoring
 - Strategizing how to maintain lifestyle changes

Alcohol misuse screening and interventions

Covered at age 18 and older

- ✓ Screening adults for alcohol misuse
- ✓ Provide persons engaged in risky or hazardous drinking with brief behavioral counseling interventions to reduce alcohol misuse

What patients should know

- American Cancer Society recommends no more than 2 drinks a day for men and 1 drink a day for women
- Drinking alcohol is linked to a higher risk of mouth and throat cancers, liver cancer, colon cancer and breast cancer
- Screen adults age 18 years or older for alcohol misuse
- Provide those engaged in risky or hazardous drinking with brief behavioral counseling interventions

Uninsured patients may be eligible for

- Medicaid—Enroll at any time
1-855-459-6328 or
<https://kentucky.gov/Pages/home.aspx/>

Benefits may differ if the patient has Medicare, traditional Medicaid (not expanded), or a grandfathered health plan (i.e., purchased on or before 03/23/2010 and no changes have been made to it). See reference page.

References and Resources

- American Cancer Society Cancer Action Network:
<http://www.acscan.org/healthcare/learn/>
 - Breast Cancer Screening
 - Colorectal Cancer Screening
- Centers for Disease Control and Prevention, “Best Practices for Comprehensive Tobacco Control Programs – 2014”:
www.cdc.gov/tobacco
- CPT Codes: <https://www.aapc.com/resources/medical-coding/cpt.aspx>
- Kentucky Cancer Consortium’s Affordable Care Act and Cancer website resources:
<https://www.kycancerc.org/teams-and-networks/aca-and-cancer-team/>
Kentucky Women’s Cancer Screening Program:
<https://chfs.ky.gov/agencies/Pages/default.aspx>
- Decision memo from Medicare for screening for lung cancer using low dose CT. February 5, 2015.
<https://www.cms.gov/>
- Medicare coverage for colon cancer screenings. <https://www.medicare.gov/>
- Medicare Loophole:
<https://www.aclsonline.us/articles/what-is-the-medicare-colonoscopy-loophole/>
- U.S. Department of Health and Human Services, “22 Covered Preventive Services for Women, Including Pregnant Women”:
<http://www.hhs.gov/healthcare/facts-and-features/fact-sheets/preventive-services-covered-under-aca/>
- FAQs about Affordable Care Act Implementation: <https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/affordable-care-act-for-employers-and-advisers/aca-implementation-faqs>
- Kentucky Colon Cancer Screening Program: <https://chfs.ky.gov/agencies/>
- Medicare coverage for colon cancer screenings. <https://www.aclsonline.us/articles/what-is-the-medicare-colonoscopy-loophole/>
- U.S. Preventive Services Task Force Screening Recommendations:
 - Lung Cancer Screening:
<http://www.uspreventiveservicestaskforce.org/Page/Document/UpdateSummaryFinal/lung-cancer-screening>
 - Cervical Cancer Screening:
<http://www.uspreventiveservicestaskforce.org/Page/Document/UpdateSummaryFinal/cervical-cancer-screening?ds=1&s=cervical%20cancer>
 - Colon Cancer Screening:
<https://www.uspreventiveservicestaskforce.org/uspstf/draft-update-summary/colorectal-cancer-screening3>
- Kentucky Department of Insurance Advisory Opinion re: Colon Cancer Screening:
<https://chfs.ky.gov/agencies/dph/dpqj/cdpb/Pages/coloncancer.aspx>
- Preventive Health Services for Adults:
<http://www.hhs.gov/healthcare/facts-and-features/fact-sheets/preventive-services-covered-under-aca/>
- For further information on grandfathered health plans, please refer to:
<https://www.healthcare.gov/health-care-law-protections/grandfathered-plans/>
- Obesity in Adults: Screening and Management Final Summary:
<https://www.uspreventiveservicestaskforce.org/uspstf/recommendation/obesity-in-adults-interventions>
- Alcohol Misuse: Screening and Behavioral Counseling Interventions in Primary Care, May 2013
<https://www.uspreventiveservicestaskforce.org/uspstf/recommendation/unhealthy-alcohol-use-in-adolescents-and-adults-screening-and-behavioral-counseling-interventions>
- American Cancer Society: Link Between Alcohol and Cancer:
<http://www.cancer.org/cancer/cancercauses/dietandphysicalactivity/alcohol-use-and-cancer>