
Oregon ScreenWise Program

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Paying for Cancer Genetic Services

For any patient who may be at risk of having a hereditary cancer syndrome, finding a way to get free or low-cost genetic counseling and genetic testing is important. ScreenWise has compiled the following information about coverage for cancer genetics services:

Most health insurance plans cover cancer genetic counseling and testing for people with signs of hereditary cancer syndromes. (See page 2 for more detailed information.)

- The Affordable Care Act (ACA) requires most insurance plans to cover genetic counseling and testing at no cost, for women with a family health history associated with an increased risk for hereditary breast and ovarian cancer syndrome (HBOC).
- In Oregon, Medicaid (Oregon Health Plan) covers cancer genetic counseling and testing for people with signs of HBOC and Lynch Syndrome according to the National Comprehensive Cancer Network (NCCN) guidelines.
- Please check with a patient's insurance company for specific requirements.

Board-certified genetic specialists are experts in helping patients figure out payment and insurance issues. Genetic specialists:

- Can check what insurance covers;
- Know how to help get patients the right care that is affordable, regardless of insurance; and
- Help uninsured or underinsured patients with paperwork to receive financial aid from genetic testing companies.

There is financial aid for uninsured and underinsured patients.

Financial help is available to help cover the cost of genetic counseling and testing if a patient is uninsured or has an insurance plan that does not fully meet their needs. The following organizations offer financial support and other resources to qualified individuals:

- [ScreenWise](#) clients who are identified as high-risk for having HBOC qualify for appropriate cancer genetic services; please check with ScreenWise for participating enrolling providers and cancer genetics clinics.
- [Patient Advocate Foundation](#) gives information, resources and assistance to support healthcare access and solve insurance issues.
- [Right Action for Women](#) provides assistance to women who are at increased risk for breast cancer and do not have insurance or the financial flexibility to cover the high costs associated with breast screenings.
- Many testing companies offer financial help for uninsured patients and those with high deductible plans.

Details on the Affordable Care Act of 2010 & Coverage of Cancer Genetic Services

Insurance companies that fall under the Affordable Care Act (ACA) must cover, at no cost, genetic counseling for women whose family history indicates an increased risk for HBOC. If, after genetic counseling genetic testing is appropriate and desired, the insurance companies are required to cover, at no cost, BRCA genetic testing. This is in accordance with the United States Preventative Services Taskforce Grade B recommendation that individuals whose family history is associated with an increased risk for harmful mutations in BRCA1 or BRCA2 genes be referred for genetic counseling and evaluation for BRCA testing.

For more information about the ACA and the U.S. Department of *Health and Human Services interpretation of the USPSTF BRCA-Related Cancer: Risk Assessment, Genetic Counseling, and Genetic Testing* recommendation, see:

- [26 FR 54.9815-2713 - Coverage of preventive health services](#)
- [29 CFR 2590.715-2713 – Coverage of preventive health services](#)
- [45 CFR 147.130 – Coverage of preventive health services](#)
- [USPSTF BRCA-Related Cancer: Risk Assessment, Genetic Counseling, and Genetic Testing recommendation](#)
- [Affordable Care Act Implementation FAQs - Set 12](#), see Q6 for information about scope of USPSTF recommendation including both genetic counseling and BRCA testing, if appropriate, for a woman as determined by her health care provider.
- [FAQS ABOUT AFFORDABLE CARE ACT IMPLEMENTATION \(PART XXVI\)](#), see Coverage of BRCA Testing section on page 2.
- [USPSTF A and B Recommendations](#) for preventive services that are relevant for implementing the Affordable Care Act. The recommendations are presented in alphabetical order and by date.

Details on Oregon Health Plan (Medicaid) Coverage of Cancer Genetic Services

In Oregon, Medicaid (Oregon Health Plan) covers cancer genetic counseling and testing for people with signs of HBOC and Lynch Syndrome according to NCCN guidelines. The Oregon Health Evidence Review Commission has Practice Guidelines for coverage of genetic counseling and genetic testing. There are general guidelines for non-prenatal genetic testing, as well as specific guidelines for hereditary cancer genetic services, among others.

The Prioritized List of Health Services document posted on the Oregon Health Plan website has the guidelines. To get to the most recent version of the Prioritized List of Health Services, go to [Current Prioritized List](#). Then click on the link to the prioritized list, under Documents, this will take you to the full prioritized list.

The *Diagnostic Guideline D1, Non-Prenatal Genetic Testing Guideline* start on page AD-2. These genetic testing guidelines apply to all Medicaid clients; clients should talk to their health insurer if they have questions about coverage of specific genetic services.