

Insurance Conversations

After my mammogram, what additional breast cancer screening will you cover?

Additional breast cancer screening options:

- **HHU** - Handheld Ultrasound
- **ABUS** - Automated Breast Ultrasound
- **CEM** - Contrast Enhanced Digital (or Spectral) Mammography
- **MBI** - Molecular Breast Imaging
- **MRI** - Breast Magnetic Resonance Imaging

Do copays apply to these procedure costs?

- Choose a higher deductible to lower premiums, but ensure you have enough savings to cover it if needed

What is your decision criteria for additional breast cancer screening?

- Breast density
- Family history
- Lifetime risk
- Medically necessary

What information do you need to ensure these tests are covered?

- Is prior authorization required?
- Is it subject to my deductible?

Tips to help secure insurance coverage for additional screening:

Know the insurance codes! Ask your doctor for the EXACT insurance code they will use.

Insurance may be more likely to cover if:

- Your doctor states the procedure "is medically necessary"
- You have a family history of breast cancer
- You are genetically predisposed to breast cancer (BRCA1, BRCA2, etc)
- Your doctor uses a breast cancer risk assessment model

Self-pay Option:

- Insurance may not cover additional screening, or the self-pay price may be less than your deductible.
- Ask your doctor's office or imaging center, "What is the price if you process through insurance, and what is the self-pay price?"