

***Blue Cross NC to Cover Preventive Colon Cancer Screenings  
for Individuals 45 and Older***

**Overview for Blue Cross NC Sales Staff and Agents  
March 2022**

**Overview**

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) will cover preventive colorectal cancer screenings for individuals 45 and older with no out-of-pocket costs ahead of new screening guidelines going into effect nationally.

Dropping the screening age from 50 to 45 will allow for earlier colorectal cancer screenings, based on new guidelines from the United States Preventive Services Taskforce (USPSTF).

The policy applies to all non-grandfathered Blue Cross NC commercial plans and self-funded group plans, including the State Health Plan.

- This change is effective March 7, 2022, for members of fully-insured commercial (individual and group) plans.
- It's effective April 1, 2022, for members of self-funded group health plans, including State Health Plan members.

We encourage members to use their preventive care benefits and stop health problems before they get serious.

**Additional Details**

- Blue Cross NC has always covered colorectal cancer screenings for members.
- For colorectal cancer screenings that are not preventive, the amount members will pay out-of-pocket is determined based on how the screening is coded.
- Colorectal cancer screenings, in addition to [many other screenings](#) and tests are covered at 100% with no out-of-pocket costs to members as part of their health plan.
- Preventive screenings are one of many components that drive better quality health care for North Carolinians.
  - In 2020, Blue Premier, our value-based care program, fueled an increase in the number of colorectal cancer screenings by 10,000 compared to the previous year, possibly averting an additional 200 deaths from colorectal cancer, according to health screening calculations from the U.S. Preventive Services Task Force.

- The new [guidelines](#) from the United States Preventive Services Taskforce (USPSTF) require that health plans make this coverage change by June 1, 2022, to comply with the Affordable Care Act.

## Questions and Answers

### **How will Blue Cross NC announce this update?**

Blue Cross NC will post provider news, agent news and employer news articles about this on March 7, 2022. We also updated [www.bcsnc.com/preventive](http://www.bcsnc.com/preventive) with this change. And we will work to update benefit booklets with this change as soon as possible.

### **Why is Blue Cross NC making this change?**

On May 18, 2021, the United States Preventive Services Taskforce (USPSTF) updated [guidelines](#) to drop the eligible colorectal cancer screening age from 50 years old to 45 years old to allow for earlier screenings of younger populations.

The legal mandate to cover these screenings starting at age 45 goes into effect on June 1, 2022. Blue Cross NC is making this change ahead of new screening guidelines going into effect nationally.

### **Why is Blue Cross NC implementing this update now?**

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) will cover preventive colorectal cancer screenings for individuals 45 and older with no out-of-pocket costs ahead of new screening guidelines going into effect nationally.

We originally planned to implement this on the required effective date, June 1, 2022. Fortunately, we were able to complete the system and process updates necessary to roll this out earlier than expected.

### **How should providers code colorectal cancer screenings to ensure member benefits are applied correctly?**

Providers must file the claim as a preventive service and should refer to the [Provider Coding Guide](#) for the appropriate procedure code and diagnosis code combinations.

### **Will Blue Cross NC retroactively cover colorectal cancer screenings at 100% for members based on the updated guidelines?**

No. Blue Cross NC will cover colorectal cancer screenings and associated services at 100% for eligible members aged 45 and older beginning on March 7, 2022, for fully insured commercial members and April 1, 2022, for self-funded groups including State Health Plan members.

#### *For providers:*

If your patient is a member of another Blue Cross and Blue Shield plan, this change may not apply. Members can contact their health plan or benefits manager to determine if this change applies to their plan.