Should Employers Cover Colon Cancer Screenings at Age 45?

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In May, the US Preventive Services Task Force (USPSTF) lowered the recommended age for colon cancer screening from 50 to 45 years. Health plans are not yet required to cover this screening for people aged 45-49, but they will be in 2023 for calendar year plans. If you're wondering if you should get out in front and cover colorectal cancer screenings starting at age 45 now, the short answer is YES.

The USPSTF has issued a strong "B" recommendation for the service because, in their words, "there is high certainty that the net benefit is moderate or there is moderate certainty that the net benefit is moderate to substantial." Screening may be either a colonoscopy every 10 years or an annual stool card test (FIT) as an initial screening for patients unable or unwilling to have a colonoscopy, or when access to colonoscopy is limited, with the understanding that if the FIT result is positive a colonoscopy needs to be performed promptly. Based on a review of pooled commercial claims data, Mercer estimates that expanding colon cancer screening to those aged 45-50 years might increase annual paid medical claims per member per year by 0.20%-0.35%.

Under the Affordable Care Act, insured and self-funded plans must provide USPSTF "A" or "B" rated preventive services with no participant cost-sharing in-network. The colorectal cancer screening mandate for calendar year plans will take effect on January 1, 2023 – that is, the start of the first plan year that begins one year after the date the recommendation was issued. It's important to note that this is not a January 1, 2022 requirement, but plans are starting to implement this change. Reach out to your carrier to find out if they've already lowered the eligibility age or when they plan to do so. The sooner the better, in our opinion.