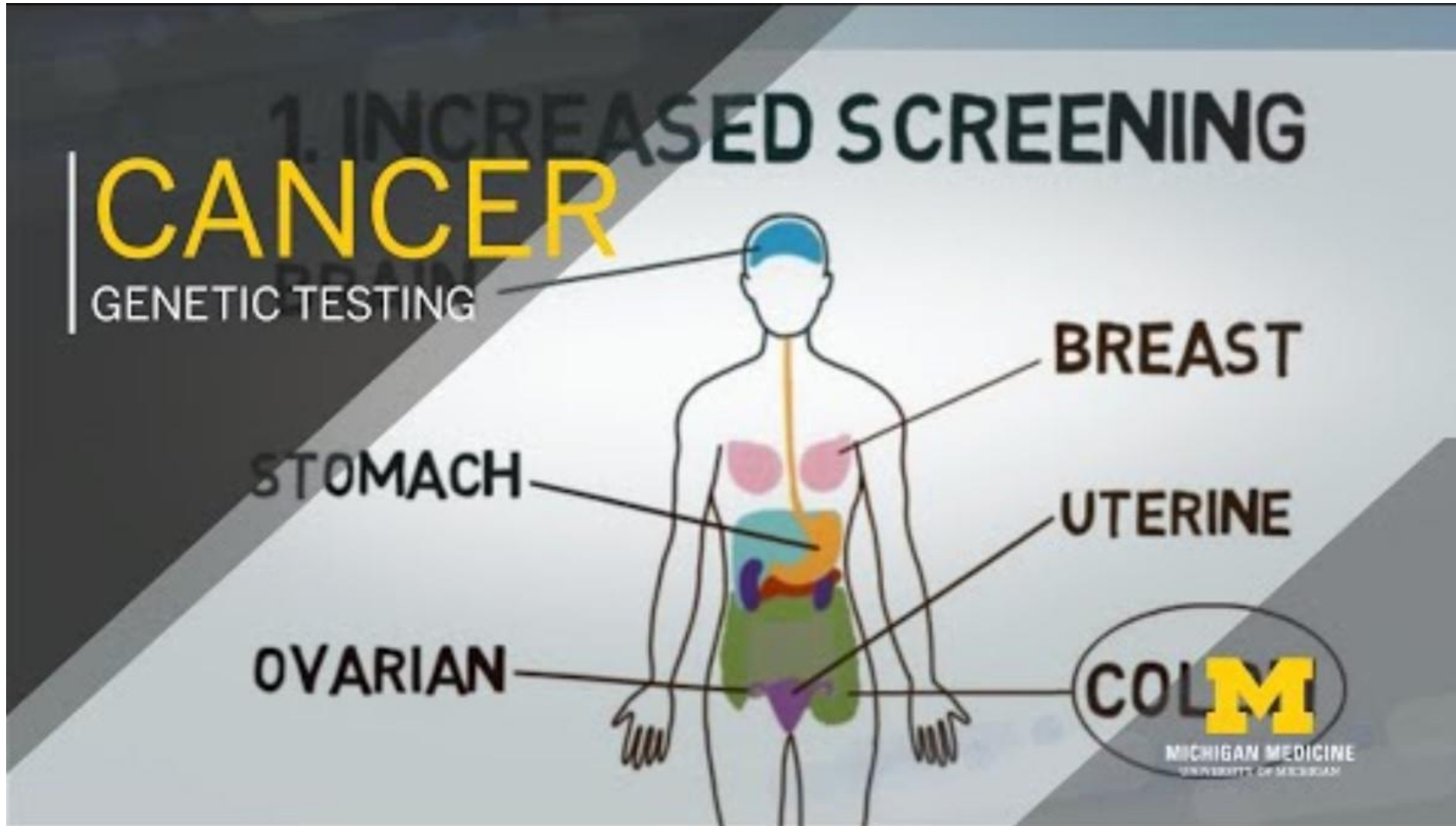


# Genetic Testing and Cancer Screening

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**Sr. Manager, State & Local Campaigns – Access to Care**

# Genetic Testing



# Genetic Testing

**What is it?** The testing of a person's germline genes. This testing is typically performed using biospecimens such as blood or cells

## **Why do it?**

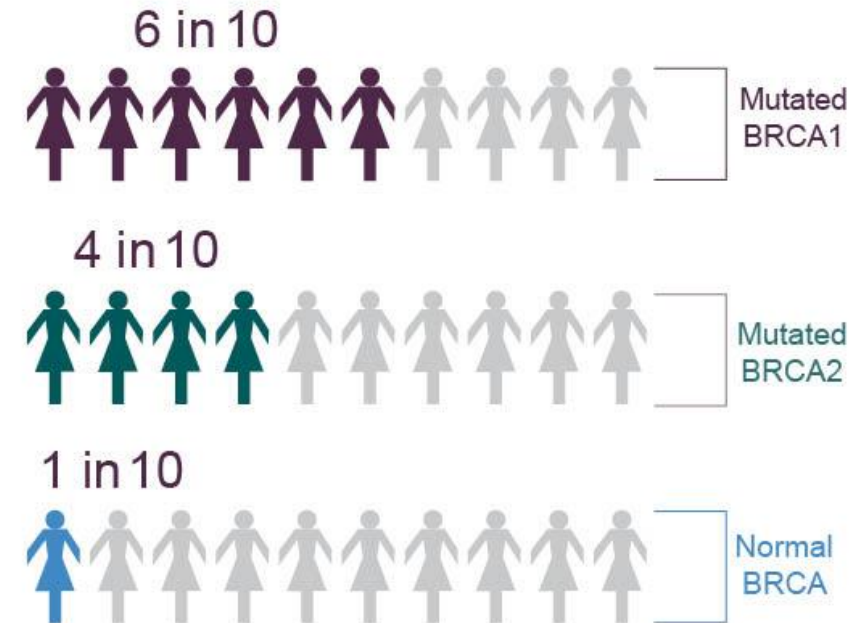
- Some families experience higher rates of cancer than others
- Risk based on personal or family history of cancer
- Informs cancer screening recommendations



# Hereditary Genes

| HEREDITARY GENES: HIGH AND MODERATE RISK   |       |       |   |  |  |
|--|-------|-------|---|--|--|
| High-Risk Genes  |       |       | Moderate-Risk Genes   |  |  |
| <ul style="list-style-type: none"><li>• Associated with highest risk for cancer</li><li>• Risk for associated cancers is well defined</li><li>• Screening &amp; treatment guidelines are established</li><li>• Straightforward implications for family members</li></ul> |       |       | <ul style="list-style-type: none"><li>• Moderate to high risk for cancer</li><li>• Some associated cancer risks are well defined</li><li>• Screening &amp; treatment guidelines based on testing results and/or family history</li><li>• Implications for family members may not be straightforward</li></ul> |  |  |
| HEREDITARY BREAST/OVARIAN CANCER GENES   |       |       |   |  |  |
| High-Risk Genes  |       |       | Moderate-Risk Genes   |  |  |
| BRCA1  |       | PTEN  | ATM   |  |  |
| BRCA2  |       | STK11 | CHEK2   |  |  |
| CDH1   |       | TP53  | PALB2   |  |  |
| HEREDITARY COLON CANCER GENES  |       |       |   |  |  |
| High-Risk Genes  |       |       | Moderate-Risk Genes   |  |  |
| APC  | MLH1  | PTEN  | ATM   |  |  |
| BMPR1A   | MSH2  | SMAD4 | CHEK2   |  |  |
| CDH1   | MSH6  | STK11 |   |  |  |
| EPCAM  | MUTYH | TP53  |   |  |  |
|  | PMS2  |       |   |  |  |

## Chances of Developing Breast Cancer by Age 70



People now have the option of knowing if they are more likely to develop breast cancers.

Source:

See the references section of <http://www.cancer.gov/cancertopics/factsheet/Risk/BRCA>



# Considerations of Genetic Testing

## Benefits:

- Better understanding of cancer risks
- Inform blood relatives of potential cancer risks

## Limitations:

- Testing can be expensive if not covered by insurance
- It does not always provide an answer about the cause of cancer within a family

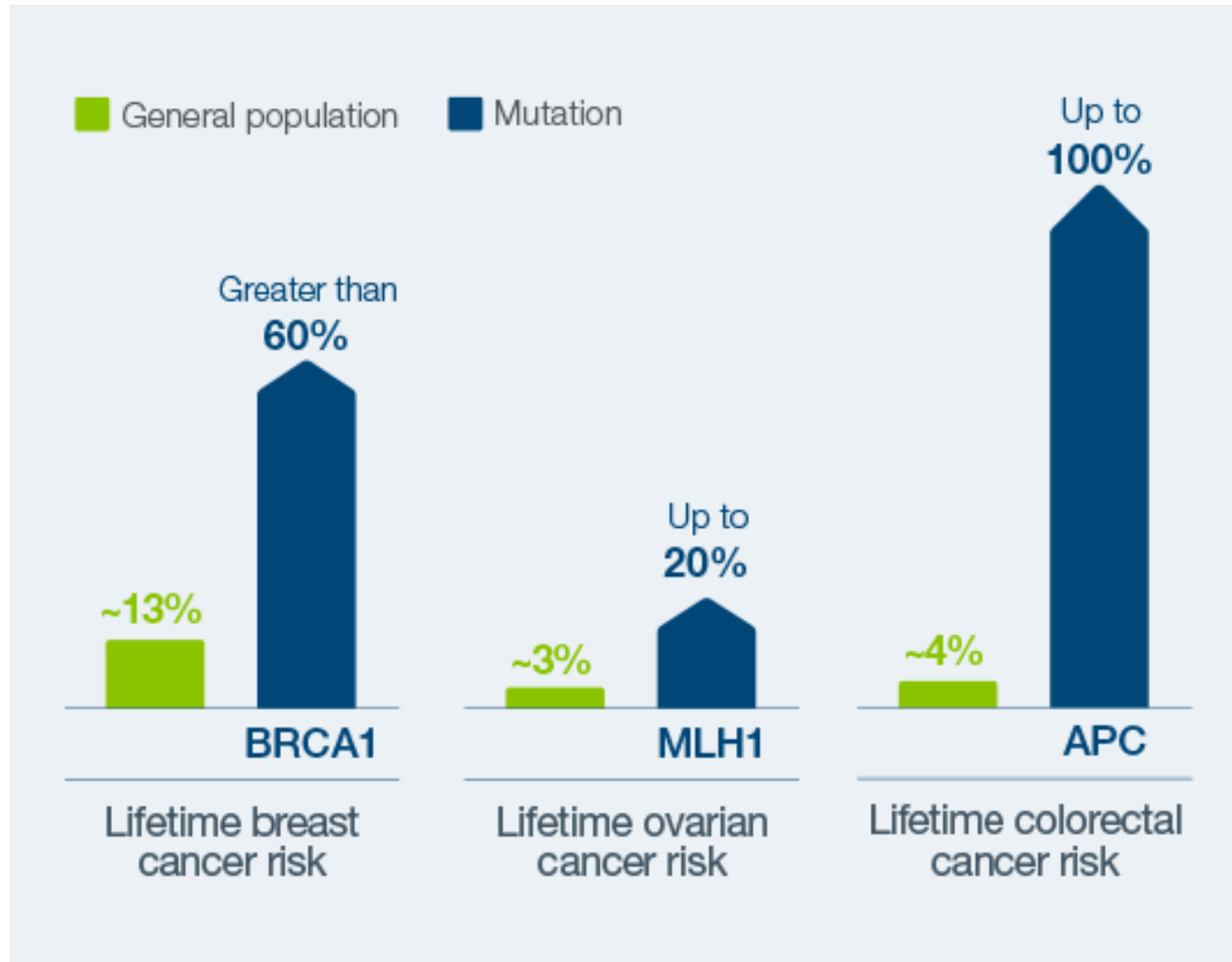
## Risks:

- Life, long-term care and disability insurers are permitted to use genetic and health information to make coverage and premium decisions



# Results

- **Positive for a mutation, negative for a mutation, “variant of unknown significance”**



# Insurance Coverage

## Insurance Coverage for Genetic Testing

- Most health plans cover genetic counseling and testing for inherited gene mutations linked to cancer in people who meet the national guidelines.
  - The cost of testing and your out-of-pocket charges may vary based on several factors.
  - **Insurance Coverage for Genetic Testing**

## Insurance Coverage for Cancer Screening

- Varies based on cancer type, typically according to national guidelines
- Oftentimes states have laws that impact this coverage for state-regulated plans

## How does the Affordable Care Act come into play?

- Non-grandfathered private health insurance plans are required under the ACA to provide coverage of certain preventive services without cost sharing (according to USPSTF guidelines).
  - Includes services that have an “A” or “B” recommendation rating from the USPSTF
    - Lung cancer screening for certain adults – B grade
    - Colorectal cancer screening for 45-75 – B grade
    - Breast cancer screening for women aged 50-74 - B grade
    - Genetic testing for BRCA – B Grade



# Goal of HB 1079

## **Ensure access to genetic testing**

- Allows those with a personal or family history access to genetic testing according to scientific and medical evidence

## **Access to necessary follow-up**

- Ensures individual has access to the appropriate follow up screening according to their risk

**Eliminates cost-sharing for genetic testing and cancer imaging in accordance with NCCN clinical praction**





# Questions?