Screening Mammograms and Diagnostic Mammograms:

What You Need To Know

Mammograms are classified as either screening or diagnostic. How your mammogram is classified affects your out-of-pocket cost.

Your out-of-pocket cost is what your health insurance does not cover, such as your co-insurance, co-pay, or deductible. You're responsible for paying this cost.

What's the difference between a screening mammogram and a diagnostic mammogram?

A mammogram is classified as a screening mammogram if all these are true:

- You do not have any signs or symptoms of breast problems.
- You're having the mammogram as a routine, annual (yearly) check for breast changes.
- The mammogram does not show anything abnormal (not normal) while you're waiting for same-day results.

Usually, there's no out-of-pocket cost for a screening mammogram.

A mammogram is classified as a diagnostic mammogram if any of these are true:

- You have signs or symptoms of breast problems, such as a lump or nipple discharge (liquid coming from your nipple).
- You're having the mammogram to learn more about your symptoms or past abnormal results.
- You have more than 1 mammogram in a year, even if they're done just to check for breast changes.
- You or your healthcare provider notice a breast symptom (such as a lump) on the day of your mammogram.
- The radiologist finds something abnormal while you're waiting for same-day results. A radiologist is a doctor with special training in using imaging to diagnose and treat disease.

You may have out-of-pocket costs for a diagnostic mammogram

About mammograms with contrast

You may have a mammogram with contrast (special dye given through a vein). This type of mammogram is called a contrast-enhanced mammogram (CEM).

You may have out-of-pocket costs for the contrast even if your CEM is classified as a screening mammogram. Talk with your health insurance provider to learn more.

Key takeaways

- Learning the difference between screening and diagnostic mammograms can help you know what to expect and avoid surprise bills.
- **Your mammogram is classified after it's done, not when it's ordered.** That means how it's classified (and billed) may be different from why your healthcare provider first ordered it.
- **It's important to know your insurance coverage before your appointment.** You may need to pay a co-pay, co-insurance, or deductible if your mammogram becomes diagnostic.

Quick guide to mammogram classification

This chart has some examples of common situations. This information does not cover every situation. It's meant as a general guide.

Screening mammogram	Diagnostic mammogram
Symptoms	
No signs or symptoms of a breast problem	You have signs or symptoms of a breast problem
Reason for the mammogram	
Routine check for breast changes	To learn about symptoms or a past abnormal result
Usual cost	
$0 out-of-pocket	Co-pay, co-insurance, or deductible, depending on your insurance coverage

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