

[The Affordable Care Act of 2010](#) includes a provision that provides insurance coverage with no out-of-pocket costs to patients for certain preventative healthcare services that are approved by the United States Preventative Services Task Force (USPSTF). In 2013, the USPSTF came out with updated guidelines on genetic counseling and testing of the [BRCA1](#) and [BRCA2](#) genes that recommends genetic counseling and testing for unaffected women with a family history suggestive of a possible pathogenic (harmful) variant in these genes. If you meet the criteria stated in the USPSTF guidelines, your insurance is likely to cover your genetic counseling and testing with no out-of-pocket cost to you.

The USPSTF guidelines do not address a few important areas:

- As these guidelines are meant for *preventative* medicine, and recommendations are meant to focus [BRCA](#) counseling and screening in the general population to those to be considered at higher risk, the focus of these guidelines center on testing unaffected individuals in the family when, in many cases, genetic testing is most informative when performed on an individual in the family who has been diagnosed with cancer (see the 'Information for Family Members' section of the Why Consider Genetic Testing? page for more information). Furthermore, the USPSTF maintains that their recommendations do not hold to women with a history of breast or ovarian cancer, even if it is a past history and they currently have no evidence of disease and are 'unaffected'.
- The patient population covered by the guidelines also does not include women who have a known [BRCA1](#) or [BRCA2](#) gene pathogenic variant in their family.

Click below for more resources related to the Affordable Care Act:

[USPSTF recommendations](#)

[Affordable Care Act genetic counseling and testing recommendations](#)

[FORCE \(Facing Our Risk of Cancer Empowered\)](#) is a nonprofit organization who put out a response to the USPSTF recommendations and some of the limitations.

Click [here](#) to learn more about scheduling a genetic counseling appointment for questions about hereditary cancer predisposition.