



Act 52 of 2025

Implementation Guide

Act 52 of 2025 covers **diagnostic** mammograms, breast MRIs and breast ultrasounds at no cost for individuals insured under Pennsylvania law. **This includes state-regulated plans purchased through the Pennie marketplace or employer-provided insurance.** To find out if your employer-covered plan is state-regulated, contact your human resources or benefits administrator. Use the chart below to find out if and when you are covered under Act 52.

I have a/an...

Effective Date

**INDIVIDUAL
PLAN**
includes Pennie®

January 1, 2028

» Insurance purchased by and for an individual or directly through an insurance broker or insurer

**SMALL GROUP
PLAN**

January 1, 2028

» Insurance coverage issued in PA and purchased by an employer with 50 or fewer employees

**LARGE GROUP
PLAN**

possibly as soon as
January 1, 2027 or July 1, 2027

Contact your human resources or benefits administrator to learn when your new plan year begins

» Insurance coverage issued in PA and purchased by an employer with greater than 50 employees

**SELF-INSURED
PLAN**

Act 52 of 2025 does not apply

Federal law prohibits states from regulating self-insured plan benefits

» Large employers frequently self-insure and contract with insurers to administer their health insurance plans. Act 52 is not applicable to self-funded plans, including ERISA plans and PEBTF. If your employer is self-insured, encourage the employer to offer the same no-cost benefits of Act 52!

**MEDICARE AND
MEDICAID**

Act 52 of 2025 does not apply

Federal law prohibits states from regulating Medicare and Medicaid plan benefits