



# Act 52 of 2025

## Implementation Guide

**Act 52 of 2025** covers **diagnostic** mammograms, breast MRI 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 purchased by an employer with 50 or fewer employees

**LARGE GROUP  
PLAN**

as soon as

**July 17, 2026**

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

» Insurance coverage 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