

#### When will I be eligible?

Governor Josh Shapiro signed **Act 1 of 2023** for **no-cost breast MRI, ultrasound, genetic testing and counseling** for individuals at **high risk**, insured under Pennsylvania law. Use the chart below to find out if you are covered by this new Pennsylvania law. Contact your employer's human resources or benefits administrator if you are unsure of your plan.

#### **Insurance Type**

#### **Effective date**

### INDIVIDUAL PLANS

**January 1, 2025** 

>> Insurance coverage purchased by and for an individual or a family on Pennie® or directly through an insurance broker or insurer

# **SMALL GROUP**PLANS

**January 1, 2025** 

>> Insurance coverage purchased by an employer with 50 or fewer employees

# **LARGE GROUP**PLANS

possibly as soon as

**January 1, 2024** or **July 1, 2024** 

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**PLANS

#### Act 1 of 2023 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 plan. These large employers who self-insure are covered under federal law and not Pennsylvania law.

If your employer is self-insured, you may encourage the employer to offer benefits required in Act 1!