

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 GROUPPLANS

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 covered** under Pennsylvania law.

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