

Act 1 Coverage Countdown: No-Cost MRI, Genetic Testing to Begin Taking Effect Jan. 1

Statewide legislation for no-cost breast MRI, ultrasound, and BRCA-related genetic testing and counseling will soon take effect for individuals at high risk who are insured under Pennsylvania law. Act 1 of 2023, signed into law by Governor Shapiro in May, eliminates all costs associated with those screenings and genetic testing - that means no co-pays, deductible or co-insurance payments required for individuals who are at high risk.

For high-risk Pennsylvanians who are covered under large group, state-regulated health insurance plans, no-cost coverage **may begin as soon as January 1, 2024**. For those who are insured under state-regulated small group plans or individual plans (including Pennie), coverage will begin January 1, 2025.



Are YOU covered by Act 1?

Before you schedule your breast MRI or genetic testing, answer these questions:

1 Am I considered high risk?

Risk factors include a personal history of breast cancer, family history, extremely dense breasts, genetic predisposition or prior radiation therapy.

2 What type of insurance do I have?

Act 1 covers state-regulated large group, small group and individual plans such as **Pennie**. Check with your employer if you are unsure.

3 Am I insured under PA law?

Insured under PA law means your insurance is state regulated. **Act 1 does not change** federally regulated insurance such as self-insured plans, Medicare or Medicaid. For more details, visit pbcc.me/act1.



When does Act 1 take effect for me?
Turn to page 2 or Scan the QR Code for our Act 1 coverage guide



What Passage of Act 1 Means for Pennsylvanians

by Pat Halpin-Murphy, President and Founder

As soon as Governor Shapiro signed Act 1 in May, your comments, calls and emails came flooding in, and we were reminded just how many high-risk Pennsylvanians have been dealing with cost barriers for life-saving screenings and testing. Many women insured under PA law who skipped their breast MRIs because they cost too much out of pocket can get those screenings scheduled as Act 1 comes into effect. Thousands of individuals with a family history of BRCA-related cancers will be able to make informed decisions about their own health at no cost. It's life-changing.

First, we focused on action together. Now, we're focused on implementation and education about this first-in-the-nation law. The PA Breast Cancer Coalition is dedicated to informing the public about Act 1 - who is covered and when. Over the next few months, we will be launching resources to help Pennsylvanians with questions about coverage.

As we mentioned on page 1, **Act 1 is a state law, which means it does not and cannot impact federally-issued insurance coverage such as Medicare, Medicaid and self-insured plans. State law does not regulate that coverage.**

Act 1 *does* impact state-regulated insurance such as small group plans, large group plans and individual plans. Below is a chart that you may find helpful in determining what type of insurance applies to you and when Act 1 will go into effect based on your plan.

When does Act 1 coverage begin?



No-cost breast MRI/ultrasound



No-cost genetic testing/counseling

For FAQs and more resources on Act 1, visit pbcc.me/Act1 or call **800-377-8828**

<p>LARGE GROUP PLANS</p>	<p>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</p>
<p>» Insurance coverage purchased by an employer with greater than 50 employees</p>	
<p>SMALL GROUP PLANS</p>	<p>January 1, 2025</p>
<p>» Insurance coverage purchased by an employer with 50 or fewer employees</p>	
<p>INDIVIDUAL PLANS</p>	<p>January 1, 2025</p>
<p>» Insurance coverage purchased by and for an individual or a family on Pennie® or directly through an insurance broker or insurer</p>	
<p>SELF-INSURED PLANS</p>	<p>Act 1 of 2023 does not apply Federal law prohibits states from regulating self-insured plan benefits</p>
<p>» 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.</p>	

LITA COHEN

PHILADELPHIA

Personal experiences are often the best teachers. Here is my experience and spoiler alert: I'm healthy and have learned a valuable lesson.

In 2003, at age 62, when I was putting a load of laundry into the washer, my left arm brushed against my breast. I felt something funny and at first examined my arm. Nothing. Standing there with a load of laundry in my arms, I felt my breast. First response, of course, was momentary denial. I've been getting annual mammograms for many years and they have all been "clean."

The next morning, I called my gynecologist of many years. After an examination, he referred me to a breast surgeon who removed not one, but two lumps. Both lumps were benign, but I learned a valuable lesson: Do monthly self breast exams! Get to know your breasts! (One doctor told me to make my breasts my "best friends.") So, the first day of every month, I diligently do my self breast exams.

Then, in March of 2019, I thought I felt something in the same left breast. I really was not sure, or was I sure but once again in denial? By May, I was still unsure, but I knew I needed professional advice.


I called my doctor who ordered me to come to his office that morning. He knew immediately that I needed additional testing. He told me it was probably a cyst, but to be prudent, he was arranging for me to get a mammogram, ultrasound - the works - that afternoon.

His prudence was well warranted because in July of 2019, I had breast surgery at Penn. The lump was cancerous but contained; the margins were clean, as were the two lymph



nodes. The surgeon gave me the choice of doing nothing after surgery or having radiation. I chose to have sixteen treatments of radiation.

On April 1, 2023, as was my monthly practice, I once again did my self exam. I thought I felt something in the same breast. Coincidentally, the next day, I had my annual checkup with the radiologist. He did not feel anything when he examined me, but I showed him where I felt "something." He, too, then detected "something" and recommended a battery of tests. The next day, I again went through the routine tests, but this time, a sign of relief! The tests confirmed his belief that at this time, there is nothing to be concerned about.

Vigilance works. Mammograms, though extremely important and necessary, are not always a fool-proof preventive technique. We are never "off the hook." We have a responsibility to ourselves, our loved ones and each other to take care of ourselves in every way. You know the drill: diet, exercise, rest. etc., but include in that list monthly self exams and annual 3D mammograms. This is why I wanted to share my story. I have a responsibility to educate women to be strong, healthy and to practice self-awareness. 

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"Four fiesty women" - Lita's mother Frances Indzel, daughter Shoshana Rosenfield, and granddaughter Hallie Rosenfield



Lita, a former PA Representative, with husband Stanley and U.S. Sen. Bob Casey



Lita with late husband Stanley Cohen

GRASSROOTS PARTNERS

Mid Penn Bank Celebrity Golf Classic



1

Moving Fore-ward in the Fight! The Mid Penn Bank Celebrity Golf Classic continues to bring us closer to finding a cure for breast cancer. MPB President and CEO Rory Ritrievi presented the PBCC with a \$100,000 contribution at this year's 30th Anniversary Conference! Thank you Mid Penn Bank for your dedication to this cause!

MPB Golf Classic volunteers broke their own record at this year's Project Pink Friends Like Me care package service day. The team filled 250 boxes in less than 30 minutes!



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- 1. Mid Penn Bank Celebrity Golf Classic - \$100,000
- 2. Harrisburg Rugby- \$3,000
- 3. Pink Out in the Park - \$5,560

- 4. Organic Remedies - \$20,000
- 5. Pound for Pink - \$1,075

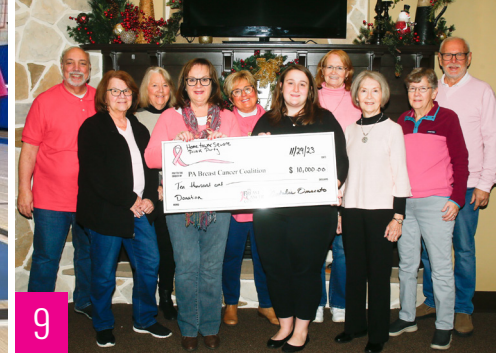
For more GP photos, follow us on Facebook @PABreastCancer

DIFFERENCE-MAKING DESSERT

If you perused the ice cream aisle at Weis Markets this fall, chances are you saw more **pink!** Weis sold a special Pink Peppermint Patty flavor of its premium ice cream, resulting in \$10,000 in proceeds benefiting the PBC. Delicious and dedicated to *finding a cure now... so our daughters don't have to.* Thank you Weis Markets and thank you shoppers!



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6. Weis Markets - \$10,000

7. Field of Screams Zombie Fun Run - \$8,500

8. Norristown High School Dig Pink - \$420

9. Pink Party at Woodcrest Retreat - \$10,000



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12



13



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For more photos, follow us on Facebook and Instagram!

@PABreastCancer



15

10. Rally Fore the Cure - \$37,825

11. Lancaster Plumbing, Heating, Cooling, Electrical - \$2,300

12. Bring Home a Cure Softball Tournament - \$4,825

13. Hempfield School District - \$5,873

14. Penske - \$2,988

15. Feeser's Food Distributors - \$1,500

Living with Metastatic Breast Cancer

Lillie D. Shockney, RN, BS, MAS, HON-ONN-CG

University Distinguished Service Professor of Breast Cancer
Professor of Surgery, Johns Hopkins University School of Medicine



When faced with a metastatic breast cancer diagnosis, there is some key information that you need to ask yourself, and share with your treatment team. Your doctor may not know to ask you, so be your own advocate and speak up.

Think about these questions and your answers:

How much do you know about metastatic breast cancer? It is important to know and confirm the facts. Sometimes a stage IV breast cancer patient will tell me that she has breast cancer, bone cancer, and lung cancer, which isn't correct. She has breast cancer cells that have spread to these other organs, so reading on the internet about bone cancer or lung cancer clinical trials, for example, would be a waste of her valuable time.

How much do you want to know about your metastatic breast cancer? Some patients want very detailed information that extends all the way to end of life and others want what I call "just in time information." This patient wants to hear about what treatments are available, how decisions are made about which one to use first, second, third, etc, side effects, of course, and how effective these treatments might be. She also wants to understand how the prognostic factors and biomarkers influence the treatment planning and longevity. For example, being ER positive and HER negative for the breast cancer cells that have spread onto other organs are good prognostic factors and afford her the opportunity to go on CDK4/6 inhibitors and hormonal therapy that might provide her a decade or more of longevity with decent quality of life. Whereas being triple-negative is a bigger challenge with limited treatment options, so perhaps chemotherapy will be needed and likely a shorter life span will be the outcome.

What are you hoping for right now? Keep in mind your hopes will change over time, too.

What are you most worried about currently? This, too, will change as time progresses.

Tell me three things that bring you joy. This is part of how you measure your own quality of life too. Quality of life needs to be a priority over quantity of life. You want to be living and not just existing. You also want your doctors to be honest with you, always and you need to be honest with them, too.

Don't postpone joy is my mantra. All too often patients decided to put off family events for the future. "Let's take the children to Disney World next year or the year after." You don't know how you will be feeling or even what will be happening then. Take them now while you are feeling well enough to enjoy this experience. It would be sad to take them two years from now and have you needing to stay in the hotel and in bed while they are at the park. That is not the memory you want for them or for yourself either.

Find something to laugh about everyday because laughter produces T-Cells in your blood stream which are the cancer-fighting cells. Laughter also reduces stress, increases blood circulation, increases endorphins that diminish pain levels and frankly just feels good. Be optimistic for as long as it is realistic and stay informed about new clinical trials that you may be able to explore as part of your treatment.

Ask Lillie your questions in our upcoming
Ask the Experts Q&A session on January 25!
Register now at pbcc.me/asktheexpertsjanuary



Free Metastatic Breast Cancer *Retreats*

3 days, 2 nights • Bon Secours Spiritual Center, Marriottsville, MD
April (patient + caregiver) • September (couples)

To learn more or register >> Email Lillie at shockli@jhmi.edu



The PA Breast Cancer Coalition celebrated **30 years of advocacy and impact** at the 2023 Conference in October.



The 2023 PA Breast Cancer Coalition Conference honored accomplishments in breast cancer research, advocacy, survivorship and outreach. **Dr. Lori Pierce** of the University of Michigan received the Potamkin Prize and a \$25,000 honorarium for her groundbreaking work investigating early-stage radiation therapy and equity in breast cancer care. The PBCC's Pink Ribbon Award went to **Speaker of the House Joanna McClinton** for her leadership in the House passage of Act 1 of 2023 and to survivor, author and WPXI-TV journalist **Cara Sapida** for using her own experiences to empower other women facing breast cancer. Cara's book, "Not the Breast Year of My Life," is an Amazon bestseller. Thank you to our participants, sponsors and volunteers for making this year's anniversary Conference spectacular!

A LIFETIME of IMPACT

PBCC President and Founder Pat Halpin-Murphy recently received a **Lifetime Achievement Award** at the **City and State PA Fifty over 50** event on November 28 in Conshohocken. Halpin-Murphy was celebrated for decades of advocacy and action, including her work in helping to pass Act 1 of 2023 for no-cost breast MRI, ultrasound, and genetic testing and counseling.

PBCC Board Member and retired **PA Senator Bob Mensch** (right), who championed many pieces of breast cancer legislation, introduced Pat at the event. Other lifetime achievement honorees included former Governor Tom Wolf, former PA Senate President Pro Tempore and Lt. Governor Robert Jubelirer, Lynette M. Brown-Sow of LM Brown Management, and Grace Cavelo-Rustia of Pennsylvania AARP.



Pat Halpin-Murphy accepts a Lifetime Achievement Award from **City and State PA Board Member Ray Zaborney**.



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PABreastCancer.org

Register now for our free virtual Q&A session ↘



Living with Metastatic Breast Cancer

Thursday, January 25 @ 7pm

Lillie D. Shockney, RN, BS, MAS, Johns Hopkins Medicine

 **FREE continuing education**  **pbcc.me/asktheexpertsjanuary**

This activity has been submitted to the Pennsylvania State Nurses Association for approval to award contact hours. The Pennsylvania State Nurses Association is accredited as an approver of nursing continuing professional development by the American Nurses Credentialing Center's Commission on Accreditation.

MAY YOUR 2024
BE FILLED WITH

love AND light

HAPPY NEW YEAR
FROM THE

