Employee Notice: Gail's Law & Breast Cancer Screening Coverage

What is Gail's Law?

Starting with plan years on or after January 1, 2027, Wisconsin-regulated health plans must cover additional breast imaging (breast MRI and ultrasound) for members who have dense breast tissue or a higher risk of breast cancer. The law, 2025 Wisconsin Act 103, is named for Gail Zeamer of Neenah, whose cancer was missed by routine mammograms.

The goal is simple: catch breast cancer earlier, without cost standing in the way. If your doctor recommends imaging beyond a standard mammogram, this notice explains how our plan will pay for it.

Preventive vs. Diagnostic: Why the Label Matters

On our HDHP, what you pay depends on why the imaging is done, not on the type of test. The same ultrasound can be preventive one year and diagnostic the next.

	Supplemental (preventive) screening	Diagnostic exam
When it applies	No symptoms or known problem; ordered because of dense breasts or higher risk	Follow-up on something found or suspected (a lump, pain, or an unclear mammogram)
Common tests	Breast MRI, breast ultrasound	Diagnostic mammogram, 3D mammogram (tomosynthesis), ultrasound, MRI
Your cost on the HDHP	**$0** for the first supplemental screening each plan year	**You pay until your deductible is met**, then $0

Why the HDHP works differently

IRS rules require a high-deductible health plan (HDHP) to apply the deductible to most services before the plan pays, other than preventive care. If our plan waived the deductible for diagnostic care, it would no longer qualify as an HDHP, and you would lose the ability to contribute to your Health Savings Account (HSA).

Gail's Law recognizes this: its $0 requirement does not apply to a qualified HDHP until the minimum deductible is met. Supplemental screenings with no symptoms count as preventive care, so they stay at $0. Diagnostic exams do not, so they go toward your deductible first. You can use your HSA dollars to pay that cost tax-free.

Before your appointment

- **Ask your doctor how the test will be ordered.** Whether it is billed as a supplemental screening or a diagnostic exam decides what you pay on the HDHP.
- **Call the number on your ID card** to confirm coverage and your remaining deductible before you schedule.
- **Use your HSA** to pay any diagnostic costs that apply to your deductible.
- **Don't skip care because of cost.** If you have symptoms or your doctor recommends follow-up, get it done and ask us about options.

Sources

- Office of Gov. Tony Evers: bill signing press release, March 19, 2026
- Susan G. Komen: What you should know about Gail's Law