



DATE: April 20, 2026

TO: Insurers, Agents, Navigators, and Interested Parties

FROM: Nathan Houdek, Commissioner of Insurance

SUBJECT: New Health Insurance Laws

This bulletin summarizes recently enacted laws that impact the insurance industry. The Wisconsin Office of the Commissioner of Insurance (OCI) is providing this summary to make insurers, agents, and interested parties aware of the changes.

2025 Wisconsin Act 103

Wis. Stat. § 632.895 (8) was created by [1989 Wisconsin Act 129](#) to mandate insurance coverage of mammograms to detect the presence of breast cancer. On March 19, 2026, [2025 Wisconsin Act 103](#), was enacted which modifies the coverage of mammograms benefit as outlined in Wis. Stat. § 632.895 (8).

2025 Wisconsin Act 103 defines “supplemental breast screening examination” as a medically necessary examination of the breast using breast magnetic imaging or breast ultrasound to screen for breast cancer, even without suspected abnormality, based on personal or family medical history or additional factors that may increase an individual’s risk of developing breast cancer. The Act defines “diagnostic breast examination” as a medically necessary examination of the breast using breast magnetic resonance imaging, breast ultrasound, breast tomosynthesis, or diagnostic mammography to evaluate a seen, suspected, or detected abnormality.

The Act requires insurers to provide coverage of diagnostic breast examinations without cost-sharing. It also requires insurers to provide coverage of supplemental breast screening examinations to individuals with an increased risk of breast cancer as determined by guidelines from the National Comprehensive Cancer Network or has dense breast tissue as defined by the Breast Imaging-Reporting and Data System. Health insurers may not impose cost-sharing for the first supplemental breast screening examination in a policy year. Insurers *may* impose cost-sharing for subsequent supplemental breast screening examinations in a policy year.

Governmental self-insured health plans, small group health plans, and individual market health insurers are expected to continue to comply with the mandated benefit outlined in Wis. Stat. § 632.895 (8). The provisions of 2025 Wisconsin Act 103 apply to policy or plan years beginning on January 1, 2027.

2025 Wisconsin Act 122

On March 27, 2026, an insurance omnibus law, [2025 Wisconsin Act 122](#), was enacted that makes various technical changes to the insurance statutes.

Allow Future Applications for 1332 Waiver Extension

The Wisconsin Healthcare Stability Plan operates under a 1332 waiver granted by the Centers for Medicare and Medicaid Services (CMS) since 2018. Wisconsin's waiver lasts through the end of 2028 but a deadline defined in statute limited OCI's ability to reapply for the federal waiver after December 31, 2023. Act 122 removed this deadline allowing OCI to continue to reapply for the federal waiver from CMS in the future.

Wis. Stat. § 601.83 (1) (a)

Clarify Statutory Definitions Delineating Navigators from Navigator Entities

Navigators are individuals who help consumers determine their eligibility for health insurance and public assistance programs. Navigators are individually licensed with OCI and work for our state's federally designated Navigator entity, Covering Wisconsin. Act 122 clarifies that the federal background check (including fingerprinting) requirement for licensure applies only to individual applicants who are natural persons, rather than the entity they work for. The bill updates statutory definition for an "individual navigator" to refer to natural persons and "navigator entity" to refer to entities.

Wis. Stats. § 628.095 (3) and (5); § 628.10 (2), (3), (5) (a) and (5) (b); § 628.90 (3) (intro.); § 628.90 (3) (am) and (bm), 628.90 (3m); § 628.91, § 628.92 (1) (intro.) and (d) (2) (intro.), (a) and (b), (6) and (7); § 628.95 (title), (1) and (2) (intro.), and (c).

Any questions concerning this bulletin may be directed to Lauren.VanBuren@Wisconsin.gov.