



Breast Cancer: Know Your Healthcare Rights

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As we recognize Breast Cancer Awareness Month, the Employee Benefits Security Administration (EBSA) wants you to know about important protections and how we can support you.

The best way to fight breast cancer is by taking preventive steps and getting screened early. The Affordable Care Act ensures women have access to recommended preventive services for breast cancer with no out-of-pocket costs when you use a provider in your plan's network. This includes mammograms, genetic test counseling and chemoprevention counseling. Information about the current guidelines for women's preventive care coverage, including for breast cancer services, can be found at hsa.gov/womens-guidelines. In addition, health plans can no longer discriminate against women with pre-existing conditions, such as breast cancer.



The Women's Health and Cancer Rights Act of 1998 provides specific rights related to mastectomies. If your group health plan or health insurance covers mastectomies, it must provide certain reconstructive surgery and other benefits related to the mastectomy, including:

- all stages of reconstruction of the breast on which the mastectomy was performed,
- surgery and reconstruction of the other breast to produce a symmetrical appearance,
- prostheses, and
- treatment of related physical complications, including lymphedema.

We have resources providing more information on your rights under these laws, such as [Your Rights After a Mastectomy](#), on [EBSA's website](#). In addition, people living with a breast cancer diagnosis, caregivers, and breast cancer survivors may need mental health services and support. EBSA is here to help with information regarding mental health benefits available under your health plan as well, with resources such as [Understanding Your Mental Health and Substance Use Disorder Benefits](#).

As the daughter of a breast cancer survivor and a friend to many more, I encourage you to increase your awareness of what we can do to prevent breast cancer and support survivors and their families. If you have questions about your benefits or the protections noted above or need assistance, we have benefits advisors across the country who can help. [Contacting us is simple](#) – whether online or by calling 1-866-444-3272.

Lisa M. Gomez is the assistant secretary for employee benefits security in the U.S. Department of Labor.

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