

**SENATE . . . . . No. 523**

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The Commonwealth of Massachusetts

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**In the Year Two Thousand Nine**  
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An Act providing health insurance coverage for scalp hair prosthesis..

*Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:*

1 SECTION 1. Chapter 32A of the General Laws is hereby amended by inserting after  
2 section 17I the following section:-

3 Section 17J. For the purposes of this section, the following words shall have the  
4 following meaning:

5 "Prosthesis", artificial appliances used to replace lost natural structures. Prosthesis shall  
6 include, but not be limited to, artificial arms, legs, breasts, or glass eyes.

7 "Scalp hair prosthesis", artificial substitutes for scalp hair.

8 The commission shall provide to any active or retired employee of the commonwealth  
9 who is insured under the group insurance commission and where such group coverage provides  
10 for other prosthesis, coverage for expenses for scalp hair prosthesis worn for hair loss suffered as  
11 a result of alopecia areata, alopecia totalis, non-classical 21-hydroxylase or permanent loss of  
12 scalp hair due to injury; provided, however, that the alopecia is not part of the natural or  
13 premature aging process. Such coverage shall be subject to a written statement by the treating

14 physician that the hair prosthesis is medically necessary. Such coverage shall be subject to the  
15 same limitations and guidelines as other prosthesis. Such prosthesis coverage shall not exceed an  
16 amount of three thousand dollars every thirty-six months.

17 SECTION 2. Chapter 175 of the General Laws is hereby amended by inserting after  
18 section 47Z the following section:-

19 Section 47AA. For the purposes of this section, the following words shall have the  
20 following meanings:

21 "Prosthesis", artificial appliances used to replace lost natural structures. Prosthesis shall  
22 include, but not be limited to, artificial arms, legs, breasts or glass eyes.

23 "Scalp hair prosthesis", artificial substitutes for scalp hair.

24 Any blanket or general policy of insurance described in subdivision (A) or (D) of section  
25 one hundred and ten which provides hospital expenses and surgical expense insurance which  
26 provides for coverage for other prosthesis, and which is delivered or issued for delivery or  
27 subsequently renewed by agreement between the insurer and the policyholder, within or without  
28 the commonwealth, or any employees' health and welfare fund which provides for coverage for  
29 other prosthesis and which is issued or renewed to any person or group of persons in the  
30 commonwealth, shall provide coverage for expenses for scalp hair prosthesis worn for hair loss  
31 suffered as a result of alopecia areata, alopecia totalis, non-classical 21-hydroxylase or  
32 permanent loss of scalp hair due to injury; provided, however, that the alopecia is not part of the  
33 natural or premature aging process. Such coverage, however, shall be subject to a written  
34 statement by the treating physician that the hair prosthesis is medically necessary. Such coverag

35 e shall be subject to the same limitations and guidelines as other prosthesis. Such prosthesis  
36 coverage shall not exceed an amount of three thousand dollars every thirty-six months.

37 SECTION 3. Chapter 176A of the General Laws is hereby amended by inserting after  
38 section 8AA the following section:-

39 Section BB. For the purposes of this section, the following words shall have the  
40 following meanings:

41 "Prosthesis", artificial appliances used to replace lost natural structures. Prosthesis shall  
42 include, but not be limited to, artificial arms, legs, breasts or glass eyes.

43 "Scalp hair prosthesis", artificial substitutes for scalp hair.

44 Any subscription certificate under a group nonprofit hospital service agreement, except  
45 certificates which provide supplemental coverage to medicare or other governmental programs,  
46 which shall be delivered, issued or renewed in the commonwealth, and which provides coverage  
47 for other prosthesis, shall provide, as benefits to all group members having a principal place of  
48 employment within the commonwealth, coverage for expenses for scalp hair prosthesis worn for  
49 hair loss suffered as a result of alopecia areata, alopecia totalis, non-classical 21-hydroxylase, or  
50 permanent loss of scalp hair due to injury; provided, however, that the alopecia is not part of the  
51 natural or premature aging process. Such coverage, however, shall be subject to a written  
52 statement by the treating physician that the hair prosthesis is medically necessary. Such coverage  
53 shall be subject to the same limitations and guidelines as other prosthesis. Such prosthesis  
54 coverage shall not exceed an amount of three thousand dollars every thirty-six months.

55 SECTION 4. Chapter 176B of the General Laws is hereby amended by inserting after  
56 section 4AA the following section:-

57 Section 4BB. For the purposes of this section, the following words shall have the  
58 following meanings:

59 "Prosthesis", artificial appliances used to replace lost natural structures. Prosthesis shall  
60 include, but not be limited to, artificial arms, legs, breasts or glass eyes.

61 "Scalp hair prosthesis", artificial substitutes for scalp hair.

62 Any subscription certificate under a group medical service agreement, except certificates  
63 which provide supplemental coverage to medical or other governmental programs, which shall  
64 be delivered or issued or renewed in this commonwealth and which provides coverage for other  
65 prosthesis, shall provide as benefits to all group members having a principal place of  
66 employment within the commonwealth, coverage for expenses for scalp hair prosthesis worn for  
67 hair loss suffered as a result of alopecia areata, alopecia totalis, non-classical 21-hydroxylase, or  
68 permanent loss of scalp hair due to injury; provided, however, that the alopecia is not part of the  
69 natural or premature aging process. Such coverage, however, shall be subject to a written  
70 statement by the treating physician that the hair prosthesis is medically necessary. Such coverage  
71 shall be subject to the same limitations and guidelines as other prosthesis. Such prosthesis  
72 coverage shall not exceed an amount of three thousand dollars every thirty-six mont hs.

73 SECTION 5. Chapter 176G of the General Laws is hereby amended by inserting after  
74 section 4S the following section:-

75 Section 4T. For the purposes of this section, the following words shall have the following  
76 meanings:-

77 "Prosthesis", artificial appliances used to replace lost natural structures. Prosthesis shall  
78 include, but not be limited to, artificial arms, legs, breasts or glass eyes.

79 "Scalp hair prosthesis", artificial substitutes for scalp hair.

80 Any group health maintenance contract which provides coverage for other prosthesis  
81 shall provide coverage for expenses for scalp hair prosthesis worn for hair loss suffered as a  
82 result of alopecia areata, alopecia totalis, non-classical 21-hydroxylase or permanent loss of scalp  
83 hair due to injury; provided, however, that the alopecia is not part of the natural or premature  
84 aging process. Such coverage, however, shall be subject to a written statement by the treating  
85 physician that the hair prosthesis is medically necessary. Such coverage shall be subject to the  
86 same limitations and guidelines as other prosthesis. Such prosthesis coverage shall not exceed an  
87 amount of three thousand dollars every thirty-six months.