SENATE DOCKET, NO. 421 FILED ON: 1/13/2009

SENATE . . . . . No. 523

The Commonwealth of Massachusetts

In the Year Two Thousand Nine

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:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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