SENATE DOCKET, NO. 454 FILED ON: 1/15/2015

SENATE . . . . . No. 520

The Commonwealth of Massachusetts

PRESENTED BY:

Joan B. Lovely

To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act providing health insurance coverage for scalp hair prosthesis.

PETITION OF:

NAME:	DISTRICT/ADDRESS:
Joan B. Lovely	*Second Essex*
Cynthia S. Creem	*First Middlesex and Norfolk*
Bradford R. Hill	*4th Essex*
James E. Timilty	*Bristol and Norfolk*
Bruce E. Tarr	*First Essex and Middlesex*
Theodore C. Speliotis	*13th Essex*
Brian M. Ashe	*2nd Hampden*
James M. Cantwell	*4th Plymouth*
Marjorie C. Decker	*25th Middlesex*
Thomas M. McGee	*Third Essex*
Angelo J. Puppolo, Jr.	*12th Hampden*
Aaron Vega	*5th Hampden*
Paul A. Schmid, III	*8th Bristol*

SENATE DOCKET, NO. 454 FILED ON: 1/15/2015

SENATE . . . . . No. 520

By Ms. Lovely, a petition (accompanied by bill, Senate, No. 520) of Joan B. Lovely, Cynthia S. Creem, Bradford R. Hill, James E. Timilty and other members of the General Court for legislation to provide health insurance coverage for scalp hair prosthesis. Financial Services.

[SIMILAR MATTER FILED IN PREVIOUS SESSION
SEE SENATE, NO. *430* OF 2013-2014.]

The Commonwealth of Massachusetts

In the One Hundred and Eighty-Ninth General Court
(2015-2016)

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. Subsection (b) of section 17E of chapter 32A of the General Laws, as so
2 appearing in the 2010 Official Edition, is hereby amended by inserting, in line 11, after the
3 words "cancer or leukemia;" the following:- or as a result of alopecia areata, alopecia totalis,
4 non-classical 21-hydroxylase or permanent loss of scalp hair due to injury; provided, however,
5 that the alopecia is not part of the natural or premature aging process; and

6 SECTION 2. Chapter 175 of the General Laws, as so appearing, is hereby amended by
7 inserting after section 47AA the following section:-

8 Section 47BB. (a) As used in this section, the following words shall have the following
9 meanings:

10 “Prosthesis”, an artificial appliance used to replace a lost natural structure; provided,
11 however, that prosthesis shall include, but not be limited to, artificial arms, legs, breasts, scalp
12 hair or glass eyes.

13 "Scalp hair prosthesis”, an artificial substitute for scalp hair.

14 (b) An individual policy of accident and sickness insurance issued under section 108 that
15 provides hospital expense and surgical expense insurance and any group blanket or general
16 policy of accident and sickness insurance issued under section 110 that provides hospital expense
17 and surgical expense insurance, which is issued or renewed within or without the
18 commonwealth, shall provide benefits on a nondiscriminatory basis for any other prosthesis,
19 coverage for expenses for scalp hair prostheses worn for hair loss suffered as a result of the
20 treatment of any form of cancer or leukemia, or as a result of alopecia areata, alopecia totalis,
21 non-classical 21-hydroxylase or permanent loss of scalp hair due to injury; provided, however,
22 that the alopecia is not part of the natural or premature aging process; and provided, however,
23 that such coverage shall be subject to a written statement by the treating physician that the scalp
24 hair prosthesis is medically necessary; and provided, further, that such coverage shall be subject
25 to the same limitations and guidelines as other prostheses.

26 SECTION 3. Chapter 176A of the General Laws, as so appearing, is hereby amended by
27 inserting after section 8DD the following section:-

28 Section 8EE. (a) As used in this section, the following words shall have the following
29 meanings:

30 “Prosthesis”, an artificial appliance used to replace a lost natural structure; provided,
31 however, that prosthesis shall include, but not be limited to, artificial arms, legs, breasts, scalp
32 hair or glass eyes.

33 “Scalp hair prosthesis”, an artificial substitute for scalp hair.

34 A contract between a subscriber and the corporation under an individual or group hospital
35 service plan which is issued or renewed within or without the commonwealth shall provide
36 benefits on a nondiscriminatory basis for for expenses for scalp hair prosthesis worn for hair loss
37 suffered as a result of the treatment of any form of cancer or leukemia, or as a result of alopecia
38 areata, alopecia totalis, non-classical 21-hydroxylase or permanent loss of scalp hair due to
39 injury; provided, however, that the alopecia is not part of the natural or premature aging process;
40 and provided, however, that such coverage shall be subject to a written statement by the treating
41 physician that the scalp hair prosthesis is medically necessary. Such coverage shall be subject to
42 the same limitations and guidelines as other prosthesis. Such prosthesis coverage shall be
43 provided at a minimum at the same amount and frequency as any state insurer provides for hair
44 prostheses for hair loss due to chemotherapy.

45 SECTION 4. Chapter 176B of the General Laws, as so appearing, is hereby amended by
46 inserting after section 4DD the following section:-

47 Section 4EE. (a) As used in this section, the following words shall have the following
48 meanings::

49 “Prosthesis”, an artificial appliance used to replace a lost natural structure; provided,
50 however, that prosthesis shall include, but not be limited to, artificial arms, legs, breasts, scalp
51 hair or glass eyes.

52 “Scalp hair prosthesis”, an artificial substitute for scalp hair.

53 A subscription certificate under an individual or group medical service agreement which
54 is issued or renewed within or without the commonwealth shall provide benefits on a
55 nondiscriminatory basis for f expenses for scalp hair prosthesis worn for hair loss suffered as a
56 result of of the treatment of any form of cancer or leukemia, or as a result of alopecia areata,
57 alopecia totalis, non-classical 21-hydroxylase, or permanent loss of scalp hair due to injury;
58 provided, however, that the alopecia is not part of the natural or premature aging process. Such
59 coverage, however, shall be subject to a written statement by the treating physician that the hair
60 prosthesis is medically necessary. Such coverage shall be subject to the same limitations and
61 guidelines as other prosthesis. Such scalp hair prosthesis coverage shall be provided at a
62 minimum at the same amount and frequency as any state insurer provides for hair prostheses for
63 hair loss due to chemotherapy.

64 SECTION 5. Chapter 176G of the General Laws, as so appearing, is hereby amended by
65 inserting after section 4V the following section:-

66 Section 4W. (a) As used in this section, the following words shall have the following
67 meanings:

68 “Prosthesis”, an artificial appliance used to replace a lost natural structure; provided,
69 however, that prosthesis shall include, but not be limited to, artificial arms, legs, breasts, scalp
70 hair or glass eyes.

71 “Scalp hair prosthesis”, an artificial substitute for scalp hair.

72 A health maintenance contract issued or renewed within or without the commonwealth
73 shall provide benefits on a nondiscriminatory basis for hair loss suffered as a result of the
74 treatment of any form of cancer or leukemia, or as a result of alopecia areata, alopecia totalis,
75 non-classical 21-hydroxylase or permanent loss of scalp hair due to injury; provided, however,
76 that the alopecia is not part of the natural or premature aging process; and provided, however,
77 that such coverage shall be subject to a written statement by the treating physician that the scalp
78 hair prosthesis is medically necessary. Such coverage shall be subject to the same limitations and
79 guidelines as other prosthesis. Such prosthesis coverage shall be provided at a minimum at the
80 same amount and frequency as any state insurer provides for hair prostheses for hair loss due to
81 chemotherapy.