

**SENATE . . . . . No. 621**

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**The Commonwealth of Massachusetts**

PRESENTED BY:

*Julian Cyr*

*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 relative to gender-affirming hair removal treatment.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	
<i>Julian Cyr</i>	<i>Cape and Islands</i>	
<i>Natalie M. Higgins</i>	<i>4th Worcester</i>	<i>3/21/2023</i>
<i>Jack Patrick Lewis</i>	<i>7th Middlesex</i>	<i>10/5/2023</i>
<i>David Henry Argosky LeBoeuf</i>	<i>17th Worcester</i>	<i>10/25/2023</i>

**SENATE . . . . . No. 621**

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By Mr. Cyr, a petition (accompanied by bill, Senate, No. 621) of Julian Cyr for legislation relative to gender-affirming hair removal treatment. Financial Services.

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**The Commonwealth of Massachusetts**

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**In the One Hundred and Ninety-Third General Court  
(2023-2024)**  
\_\_\_\_\_

An Act relative to gender-affirming hair removal treatment.

*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, as appearing in the 2020 Official  
2 Edition, is hereby amended by inserting after section 30 the following new section:-

3           Section 31. (a) Any coverage offered by the commission to an active or retired employee  
4 of the commonwealth insured under the group insurance commission shall provide coverage for  
5 gender-affirming hair removal procedures including, but not limited to, laser hair removal and  
6 electrolysis hair removal prescribed as medical treatment in accordance with accepted standards  
7 of care to affirm the gender identity, as defined in section 7 of chapter 4, of two-spirit,  
8 transgender, nonbinary, intersex, or other gender diverse individuals. Coverage shall be subject  
9 to a statement from a treating provider that the procedure is necessary for treatment related to an  
10 individual’s gender identity. The benefits in this section shall not be subject to any greater  
11 deductible, coinsurance, copayments or out-of-pocket limits than any other benefit provided by  
12 the commission.

13 (b) A health insurance carrier may not exclude coverage for laser hair removal,  
14 electrolysis, or other hair removal procedures as cosmetic when these procedures are prescribed  
15 as medical treatment related to an individual's gender identity.

16 SECTION 2. Chapter 118E of the General Laws, as appearing in the 2020 Official  
17 Edition, is hereby amended by inserting after section 10N the following new section:-

18 Section 10O. (a) The division shall provide coverage for gender-affirming hair removal  
19 procedures including, but not limited to, laser hair removal and electrolysis hair removal  
20 prescribed as medical treatment in accordance with accepted standards of care to affirm the  
21 gender identity, as defined in section 7 of chapter 4, of two-spirit, transgender, nonbinary,  
22 intersex, or other gender diverse individuals. Coverage shall be subject to a statement from a  
23 treating provider that the procedure is necessary for treatment related to an individual's gender  
24 identity. The benefits in this section shall not be subject to any greater deductible, coinsurance,  
25 copayments or out-of-pocket limits than any other benefit provided by the division.

26 (b) The division and its contracted health insurers, health plans, health maintenance  
27 organizations, behavioral health management firms and third-party administrators under contract  
28 to a Medicaid managed care organization or primary care clinician plan may not exclude  
29 coverage for laser hair removal, electrolysis, or other hair removal procedures as cosmetic when  
30 these procedures are prescribed as medical treatment related to an individual's gender identity.

31 SECTION 3. Chapter 175 of the General Laws, as appearing in the 2020 Official Edition,  
32 is hereby amended by inserting after section 47TT the following new section:-

33 Section 47UU. (a) The following shall provide coverage for gender-affirming hair  
34 removal procedures including, but not limited to, laser hair removal and electrolysis hair removal

35 prescribed as medical treatment in accordance with accepted standards of care to affirm the  
36 gender identity, as defined in section 7 of chapter 4, of two-spirit, transgender, nonbinary,  
37 intersex, or other gender diverse individuals. (i) any policy of accident and sickness insurance, as  
38 described in section 108, which provides hospital expense and surgical expense insurance and  
39 which is delivered, issued or subsequently renewed by agreement between the insurer and  
40 policyholder in the commonwealth; (ii) any blanket or general policy of insurance described in  
41 subdivision (A), (C) or (D) of section 110 which provides hospital expense and surgical expense  
42 insurance and which is delivered, issued or subsequently renewed by agreement between the  
43 insurer and the policyholder in or outside of the commonwealth; or (iii) any employees' health  
44 and welfare fund which provides hospital expense and surgical expense benefits and which is  
45 delivered, issued or renewed to any person or group of persons in the commonwealth. Coverage  
46 shall be subject to a statement from a treating provider that the procedure is necessary for  
47 treatment related to an individual's gender identity. The benefits in this section shall not be  
48 subject to any greater deductible, coinsurance, copayments or out-of-pocket limits than any other  
49 benefit provided by the insurer.

50 (b) A health insurance carrier may not exclude coverage for laser hair removal,  
51 electrolysis, or other hair removal procedures as cosmetic when these procedures are prescribed  
52 as medical treatment related to an individual's gender identity.

53 SECTION 4. Chapter 176A of the General Laws, as appearing in the 2020 Official  
54 Edition, is hereby amended by inserting after Section 38 the following new section:-

55 Section 39. Any contract between a subscriber and the corporation under an individual or  
56 group hospital service plan which is delivered, issued or renewed within the commonwealth shall

57 provide coverage for gender-affirming hair removal procedures including, but not limited to,  
58 laser hair removal and electrolysis hair removal prescribed as medical treatment in accordance  
59 with accepted standards of care to affirm the gender identity, as defined in section 7 of chapter 4,  
60 of two-spirit, transgender, nonbinary, intersex, or other gender diverse individuals. Coverage  
61 shall be subject to a statement from a treating provider that the procedure is necessary for  
62 treatment related to an individual's gender identity. The benefits in this section shall not be  
63 subject to any greater deductible, coinsurance, copayments or out-of-pocket limits than any other  
64 benefit provided by the insurer.

65 (b) A health insurance carrier may not exclude coverage for laser hair removal,  
66 electrolysis, or other hair removal procedures as cosmetic when these procedures are prescribed  
67 as medical treatment related to an individual's gender identity.

68 SECTION 5. Chapter 176B of the General Laws, as appearing in the 2020 Official  
69 Edition, is hereby amended by inserting after Section 25 the following new section:-

70 Section 26: Any subscription certificate under an individual or group medical service  
71 agreement delivered, issued or renewed within the commonwealth shall provide coverage for  
72 gender-affirming hair removal procedures including, but not limited to, laser hair removal and  
73 electrolysis hair removal prescribed as medical treatment in accordance with accepted standards  
74 of care to affirm the gender identity, as defined in section 7 of chapter 4, of two-spirit,  
75 transgender, nonbinary, intersex, or other gender diverse individuals. Coverage shall be subject  
76 to a statement from a treating provider that the procedure is necessary for treatment related to an  
77 individual's gender identity. The benefits in this section shall not be subject to any greater

78 deductible, coinsurance, copayments or out-of-pocket limits than any other benefit provided by  
79 the insurer.

80 (b) A health insurance carrier may not exclude coverage for laser hair removal,  
81 electrolysis, or other hair removal procedures as cosmetic when these procedures are prescribed  
82 as medical treatment related to an individual's gender identity.

83 SECTION 6. Chapter 176G of the General Laws, as appearing in the 202 Official  
84 Edition, is hereby amended by inserting after section 33 the following new section:-

85 Section 34. Any individual or group health maintenance contract shall provide coverage  
86 for gender-affirming hair removal procedures including, but not limited to, laser hair removal  
87 and electrolysis hair removal prescribed as medical treatment in accordance with accepted  
88 standards of care to affirm the gender identity, as defined in section 7 of chapter 4, of two-spirit,  
89 transgender, nonbinary, intersex, or other gender diverse individuals. Coverage shall be subject  
90 to a statement from a treating provider that the procedure is necessary for treatment related to an  
91 individual's gender identity. The benefits in this section shall not be subject to any greater  
92 deductible, coinsurance, copayments or out-of-pocket limits than any other benefit provided by  
93 the insurer.

94 (b) A health insurance carrier may not exclude coverage for laser hair removal,  
95 electrolysis, or other hair removal procedures as cosmetic when these procedures are prescribed  
96 as medical treatment related to an individual's gender identity.