SENATE DOCKET, NO. 1381 FILED ON: 1/16/2025

SENATE . . . . . No. 832

The Commonwealth of Massachusetts

PRESENTED BY:

Bruce E. Tarr

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 and facial hair prostheses.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	
Bruce E. Tarr	*First Essex and Middlesex*	
Joan B. Lovely	*Second Essex*	*1/23/2025*
John F. Keenan	*Norfolk and Plymouth*	*1/29/2025*
Patricia D. Jehlen	*Second Middlesex*	*5/14/2025*

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SENATE . . . . . No. 832

By Mr. Tarr, a petition (accompanied by bill, Senate, No. 832) of Bruce E. Tarr, Joan B. Lovely and John F. Keenan for legislation to provide health insurance coverage for scalp and facial hair prosthesis. Financial Services.

[SIMILAR MATTER FILED IN PREVIOUS SESSION
SEE SENATE, NO. *716* OF 2023-2024.]

The Commonwealth of Massachusetts

In the One Hundred and Ninety-Fourth General Court
(2025-2026)

An Act providing health insurance coverage for scalp and facial hair prostheses.

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. Subsection (b) of section 17E of chapter 32A of the General Laws, as so appearing in the 2022 Official Edition, is hereby amended by inserting, in line 11, after the words “cancer or leukemia;” the following:-

or as a result of alopecia areata, alopecia totalis, non-classical 21-hydroxylase or permanent loss of facial or scalp hair due to injury; provided, however, that the alopecia is not part of the natural or premature aging process; and

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

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

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

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

15 "Facial medical pigmentation", an artificial substitute for facial hair, including, but not
16 limited to, eyebrows.

17 "Scalp Cooling device", is an FDA-approved cooling device that circulates a liquid or gel
18 cooled to a specific temperature, as approved for chemo-induced hair loss related to solid tumor
19 cancers.

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

31 prosthesis is medically necessary; and provided, further, that such coverage shall be subject to
32 the same limitations and guidelines as other prostheses.

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

35 Section 8NN. (a) As used in this section, the following words shall have the following
36 meanings:-

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

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

41 "Facial medical pigmentation", an artificial substitute for facial hair, including, but not
42 limited to, eyebrows.

43 "Scalp Cooling device", is an FDA-approved cooling device that circulates a liquid or gel
44 cooled to a specific temperature, as approved for chemo-induced hair loss related to solid tumor
45 cancers.

46 A contract between a subscriber and the corporation under an individual or group hospital
47 service plan that is issued or renewed within or without the commonwealth shall provide benefits
48 on a nondiscriminatory basis for expenses for facial medical pigmentation or scalp hair
49 prosthesis or scalp cooling device worn for hair loss suffered as a result of the treatment of any
50 form of cancer or leukemia, or as a result of alopecia areata, alopecia totalis, non-classical 21-
51 hydroxylase or permanent loss of scalp hair due to injury; provided, however, that the alopecia is

52 not part of the natural or premature aging process; and provided, however, that such coverage
53 shall be subject to a written statement by the treating physician that the facial medical
54 pigmentation or scalp hair prosthesis is medically necessary. Such coverage shall be subject to
55 the same limitations and guidelines as other prosthesis. Such pigmentation and prosthesis
56 coverage shall be provided at a minimum at the same amount and frequency as any state insurer
57 provides for hair prostheses for hair loss due to chemotherapy.

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

60 Section 4NN. (a) As used in this section, the following words shall have the following
61 meanings:-

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

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

66 "Facial medical pigmentation", an artificial substitute for facial hair, including, but not
67 limited to, eyebrows.

68 A subscription certificate under an individual or group medical service agreement that is
69 issued or renewed within or without the commonwealth shall provide benefits on a
70 nondiscriminatory basis for expenses for facial medical pigmentation or scalp hair prosthesis
71 worn for hair loss suffered as a result of the treatment of any form of cancer or leukemia, or as a
72 result of alopecia areata, alopecia totalis, non-classical 21-hydroxylase, or permanent loss of

73 facial or scalp hair due to injury; provided, however, that the alopecia is not part of the natural or
74 premature aging process. Such coverage, however, shall be subject to a written statement by the
75 treating physician that the medical pigmentation or hair prosthesis is medically necessary. Such
76 coverage shall be subject to the same limitations and guidelines as other prosthesis. Such medical
77 pigmentation or scalp hair prosthesis coverage shall be provided at a minimum at the same
78 amount and frequency as any state insurer provides for hair prostheses for hair loss due to
79 chemotherapy.

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

82 Section 4FF. (a) As used in this section, the following words shall have the following
83 meanings:-

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

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

88 "Facial medical pigmentation", an artificial substitute for facial hair, including, but not
89 limited to, eyebrows.

90 A health maintenance contract issued or renewed within or without the commonwealth
91 shall provide benefits on a nondiscriminatory basis for facial hair loss suffered as a result of the
92 treatment of any form of cancer or leukemia, or as a result of alopecia areata, alopecia totalis,
93 non-classical 21-hydroxylase or permanent loss of facial or scalp hair due to injury; provided,

94 however, that the alopecia is not part of the natural or premature aging process; and provided,
95 however, that such coverage shall be subject to a written statement by the treating physician that
96 the facial medical pigmentation or scalp hair prosthesis is medically necessary. Such coverage
97 shall be subject to the same limitations and guidelines as other prosthesis. Such prosthesis
98 coverage shall be provided at a minimum at the same amount and frequency as any state insurer
99 provides for hair prostheses for hair loss due to chemotherapy.