

SENATE No. 2600

The Commonwealth of Massachusetts

PRESENTED BY:

Michael F. Rush

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 requiring health insurance coverage for scalp cooling systems.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	
<i>Michael F. Rush</i>	<i>Norfolk and Suffolk</i>	
<i>Joan B. Lovely</i>	<i>Second Essex</i>	<i>10/6/2025</i>

SENATE No. 2600

By Mr. Rush, a petition (accompanied by bill, Senate, No. 2600) (subject to Joint Rule 12) of Michael F. Rush for legislation to require health insurance coverage for scalp cooling systems. Financial Services.

The Commonwealth of Massachusetts

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

An Act requiring health insurance coverage for scalp cooling systems.

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. Section 17E of Chapter 32A of the General Laws is hereby amended in
2 subsection (a) after “Prosthesis” in line 3 by inserting following definition:-

3 “Scalp cooling system”, any device used to cool the human scalp to prevent or reduce
4 hair loss during cancer chemotherapy treatment, provided that such device is designed and
5 intended for repeated use and is primarily and customarily used to serve a medical purpose

6 SECTION 2. Section 17E of Chapter 32A of the General Laws is hereby amended in
7 subsection (b) by inserting in line 10 after the word “prosthesis” the following:-

8 “or scalp cooling systems”; and in said subsection by inserting in line 13 after the word
9 “prosthesis” the following:-

10 “and scalp cooling systems”; and in said subsection by inserting in line 16 after the word
11 “prosthesis” the following:-

12 “and scalp cooling systems”

13 SECTION 3. Chapter 175 of the General Laws is hereby amended by inserting after
14 section 47UU, the following:-

15 Section 47VV. Coverage for scalp cooling systems

16 Section 47VV. (a) For the purpose of this section the following terms shall have the
17 following meanings:-

18 “Scalp cooling system”, any device used to cool the human scalp to prevent or reduce
19 hair loss during cancer chemotherapy treatment, provided that such device is designed and
20 intended for repeated use and is primarily and customarily used to serve a medical purpose

21 (b) Every policy delivered or issued for delivery in the commonwealth that provides
22 medical, major medical, or similar comprehensive type explanation coverage and provides
23 coverage for cancer chemotherapy treatment shall provide coverage for scalp cooling systems
24 used in connection with cancer chemotherapy treatment. Coverage provided under this section
25 may be subject to annual deductibles and coinsurance, including copayments consistent with
26 those established for other benefits within a given policy. Scalp cooling system coverage
27 pursuant to this section shall not exceed an amount of \$300 per year.

28 SECTION 4. Chapter 176A of the General Laws is hereby amended by inserting after
29 section 8VV, the following:-

30 Section 8WW. Coverage for scalp cooling systems

31 Section 8WW. (a) For the purpose of this section the following terms shall have the
32 following meanings:-

33 “Scalp cooling system”, any device used to cool the human scalp to prevent or reduce
34 hair loss during cancer chemotherapy treatment, provided that such device is designed and
35 intended for repeated use and is primarily and customarily used to serve a medical purpose

36 (b) Any non-profit hospital service corporation that issues a subscription certificate that
37 provides coverage for hospital or medical expenses and includes coverage for cancer
38 chemotherapy treatment shall also provide coverage for scalp cooling systems used in connection
39 with such treatment.

40 (c) Coverage provided under this section may be subject to annual deductibles and
41 coinsurance requirements, including copayments, consistent with those established for other
42 benefits under the same certificate. Scalp cooling system coverage pursuant to this section shall
43 not exceed an amount of \$300 per year.

44 SECTION 5. Chapter 176B of the General Laws is hereby amended by inserting after
45 section 4VV, the following:-

46 Section 4WW. Coverage for scalp cooling systems

47 Section 4WW. (a) For the purpose of this section the following terms shall have the
48 following meanings:-

49 “Scalp cooling system”, any device used to cool the human scalp to prevent or reduce
50 hair loss during cancer chemotherapy treatment, provided that such device is designed and
51 intended for repeated use and is primarily and customarily used to serve a medical purpose

52 (b) Every medical service corporation that provides individual or group coverage for
53 medical services and includes coverage for cancer chemotherapy shall provide coverage for scalp
54 cooling systems used in connection with such treatment.

55 (c) Such coverage may be subject to the same deductible, copayment, and coinsurance
56 provisions applicable to other medical services covered under the plan. Scalp cooling system
57 coverage pursuant to this section shall not exceed an amount of \$300 per year.

58 SECTION 6. Chapter 176G of the General Laws is hereby amended by inserting after
59 section 4NN, the following:-

60 Section 40O. Coverage for scalp cooling systems

61 Section 40O. (a) For the purpose of this section the following terms shall have the
62 following meanings:-

63 “Scalp cooling system”, any device used to cool the human scalp to prevent or reduce
64 hair loss during cancer chemotherapy treatment, provided that such device is designed and
65 intended for repeated use and is primarily and customarily used to serve a medical purpose

66 (b) Every health maintenance organization licensed under this chapter that issues
67 evidence of coverage for health care services and includes cancer chemotherapy treatment shall
68 provide coverage for scalp cooling systems used in connection with such treatment.

69 (c) Coverage may be subject to cost-sharing provisions, including deductibles and
70 copayments, consistent with other benefits under the plan. Scalp cooling system coverage
71 pursuant to this section shall not exceed an amount of \$300 per year.

72 SECTION 7. Chapter 118E of the General Laws is hereby amended by inserting after
73 section 10Q, the following:-

74 Section 10R. Coverage for scalp cooling systems

75 The division shall provide coverage for scalp cooling systems, as defined in Section
76 47VV of Chapter 175, when used in connection with cancer chemotherapy treatment, under the
77 medical assistance program established pursuant to this chapter. Scalp cooling system coverage
78 pursuant to this section shall not exceed an amount of \$300 per year.

79 SECTION 8. This act shall apply to all contracts entered into, renewed or amended on or
80 after January 1, 2026.