

SENATE NO. 648

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

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

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

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

8 The commission shall provide to any active or retired employee of the commonwealth who is
9 insured under the group insurance commission and where such group coverage provides for
10 other prosthesis, coverage for expenses for scalp hair prosthesis worn for hair loss suffered as a
11 result of alopecia areata, alopecia totalis, non-classical 21-hydroxylase or permanent loss of
12 scalp hair due to injury; provided, however, that the alopecia is not part of the natural or

13 premature aging process. Such coverage shall be subject to a written statement by the treating
14 physician that the hair prosthesis is medically necessary. Such coverage shall be subject to the
15 same limitations and guidelines as other prosthesis. Such prosthesis coverage shall not exceed
16 an amount of three thousand dollars every thirty-six months.

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

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

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

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

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

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

37 SECTION 3. Chapter 176A of the General Laws is hereby amended by inserting after section
38 8AA the following section:-

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

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

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

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

54 prosthesis coverage shall not exceed an amount of three thousand dollars every thirty-six
55 months.

56 SECTION 4. Chapter 176B of the General Laws is hereby amended by inserting after section
57 4AA the following section:-

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

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

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

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

75 SECTION 5. Chapter 176G of the General Laws is hereby amended by inserting after section
76 4S the following section:-

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

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

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

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