COMMONWEALTH OF MASSACHUSETTS
DIVISION OF INSURANCE

470 Atlantic Avenue • Boston, MA 02210-2223
(617) 521-7794 • FAX (617) 521-7770
TTY/TDD (617) 521-7490
http://www.state.ma.us/doi

ARGEO PAUL CELLUCCI
GOVERNOR

LINDA RUTHARDT
COMMISSIONER OF INSURANCE

DANIEL A. GRABAUSKAS
DIRECTOR, CONSUMER AFFAIRS
AND BUSINESS REGULATION

Bulletin 98-09

To: **Commercial Health Insurers, Blue Cross and Blue Shield of Massachusetts (BCBSMA), Health Maintenance Organizations (HMOs)**

From: **Linda Ruthardt, Commissioner**

Re: **Mandated Benefit for Scalp Hair Prostheses**

Date: **July 24, 1998**

The purpose of this Bulletin is to inform commercial carriers, BCBSMA and HMOs of the enactment of St. 1998, c. 140 (Chapter 140) which requires certain coverage for scalp hair prostheses. Chapter 140, effective for all policies issued or renewed on or after August 27, 1998, amends the General Laws by adding the following new sections: G.L. c. 175, § 47T, G.L. c. 176A, § 8T, G.L. c. 176B, § 4R, G.L. c. 176G, § 4J.

Chapter 140 applies to individual and group commercial health insurance policies, group HMO contracts and individual and group BSBSMA certificates and contracts (except BCBSMA certificates or contracts providing Medicare Supplement coverage or supplemental coverage to other governmental programs). Chapter 140 requires coverage to be provided for the expense of scalp hair prostheses worn for hair loss suffered due to the treatment of any form of cancer or leukemia if such policy, certificate, evidence of coverage or contract provides coverage for any other prosthesis, provided that: (1) the coverage is subject to a written statement by the treating physician that the scalp hair prosthesis is medically necessary; (2) coverage is subject to the same limitations and guidelines as other prostheses; and (3) coverage pursuant to the law shall not exceed $350.00 per year.

This Bulletin summarizes the new mandates. Please refer to the laws cited above for a complete description of the requirements. All policies, certificates, evidences of coverage and contracts must be amended to conform to Chapter 140. Policyholders, subscribers and members must be notified of this new benefit.

Any questions regarding this Bulletin may be directed to the Health Unit of the State Rating Bureau at (617) 521-7349.