

SENATE. No. 1894

The Commonwealth of Massachusetts

SENATE, December 19, 1994.

The committee on Ways and Means, to whom was committed the House Bill providing health insurance for scalp hair prosthesis (House, No. 5488), reports recommending that the same ought to pass, with an amendment striking out all after the enacting clause and inserting in place thereof the text of Senate document numbered 1894.

For the committee,

MARIAN WALSH.

The Commonwealth of Massachusetts

In the Year One Thousand Nine Hundred and Ninety-Four.

1 SECTION 1. Chapter 32A of the General Laws is hereby
2 amended by inserting after section 17A the following section: —

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

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

8 “Scalp hair prosthesis”, artificial substitutes for scalp hair.

9 The commission shall provide to any active or retired employee
10 of the commonwealth who is insured under the group insurance
11 commission and where such group coverage provides for other
12 prosthesis, coverage for expenses for scalp hair prosthesis worn
13 for hair loss suffered as a result of alopecia areata, of scalp hair
14 due to injury; provided, however, that the alopecia is not part of
15 the natural or premature aging process. Such coverage, however
16 shall be subject to a written order by the treating physician stating
17 that the hair prosthesis is medically necessary. Such coverage
18 shall be subject to the same limitations and guidelines as other
19 prosthesis. Said prosthesis coverage shall not exceed an amount
20 of three thousand dollars every thirty-six months.

1 SECTION 2. Chapter 175 of the General Laws is hereby
2 amended by inserting after section 47P the following section: —

3 Section 47S. For the purpose of this section, the following
4 words shall have the following meanings:

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

8 “Scalp hair prosthesis”, artificial substitutes for scalp hair.

9 Any blanket or general policy of insurance described in subdi-
10 vision (A) or (D) of section one hundred and ten which provides
11 hospital expenses and surgical expense insurance, which provides
12 for coverage for other prosthesis, and which is delivered or issued
13 for delivery or subsequently renewed by agreement between the
14 insurer and the policyholder, within or without the common-

15 wealth, or any employees' health and welfare fund which provides
16 for coverage for other prosthesis and which is issued or renewed
17 to any person or group of persons in the commonwealth, shall pro-
18 vide coverage for expenses for scalp hair prosthesis worn for hair
19 loss suffered as a result of alopecia areata, alopecia totalis,
20 non-classical 21-hydroxylase, or permanent loss of scalp hair due
21 to injury; provided, however, that the alopecia is not part of the
22 natural or premature aging process. Such coverage, however, shall
23 be subject to a written order by the treating physician stating that
24 the hair prosthesis is medically necessary. Such coverage shall be
25 subject to the same limitations and guidelines as other prosthesis.
26 Said prosthesis coverage shall not exceed an amount of three
27 thousand dollars every thirty-six months.

1 SECTION 3. Chapter 176A of the General Laws is hereby
2 amended by inserting after section 8P the following section: —

3 Section 8S. For the purposes of this section, the following
4 words shall have the following meanings:

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

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

9 Any subscription certificate under a group nonprofit hospital
10 service agreement, except certificates which provide supplemental
11 coverage to medicare or other governmental programs, which
12 shall be delivered, issued or renewed in the commonwealth, and
13 which provides coverage for other prosthesis, shall provide, as
14 benefits to all group members having a principal place of employ-
15 ment within the commonwealth, coverage for expenses for scalp
16 hair prosthesis worn for hair loss suffered as a result of alopecia
17 areata, alopecia totalis, non-classical 21-hydroxylase, or perma-
18 nent loss of scalp hair due to injury provided, however, that the
19 alopecia is not part of the natural or premature aging process.
20 Such coverage, however, shall be subject to a written order by the
21 treating physician stating that the hair prosthesis is medically
22 necessary. Such coverage shall be subject to the same limitations
23 and guidelines as other prosthesis. Said prosthesis coverage shall
24 not exceed an amount of three thousand dollars every thirty-six
25 months.

1 SECTION 4. Chapter 176B of the General Laws is hereby
2 amended by inserting after section 4P the following section: —

3 Section 4R. For the purposes of this section, the following
4 words shall have the following meanings:

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

8 “Scalp hair prosthesis”, artificial substitutes for scalp hair.

9 Any subscription certificate under a group medical service agree-
10 ment, except certificates which provide supplemental coverage to
11 medial or other governmental programs, which shall be delivered
12 or issued or renewed in this commonwealth and which provides
13 coverage for other prosthesis, shall provide, as benefits to all
14 group members having a principal place of employment within the
15 commonwealth, coverage for expenses for scalp hair prosthesis
16 worn for hair loss suffered as a result of alopecia areata, alopecia
17 totalis, non-classical 21-hydroxylase, or permanent loss of scalp
18 hair due to injury; provided, however, that the alopecia is not
19 part of the natural or premature aging process. Such coverage,
20 however, shall be subject to a written order by the treating physi-
21 cian stating that the hair prosthesis is medically necessary. Such
22 coverage shall be subject to the same limitations and guidelines as
23 other prosthesis. Said prosthesis coverage shall not exceed an
24 amount of three thousand dollars every thirty-six months.

1 SECTION 5. Chapter 176G of the General Laws is hereby
2 amended by inserting after section 4G the following section: —

3 Section 4I. For the purposes of this section, the following
4 words shall have the following meanings:

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

8 “Scalp hair prosthesis”, artificial substitutes for scalp hair.

9 Any group health maintenance contract which provides coverage
10 for other prosthesis shall provide coverage for expenses for scalp
11 hair prosthesis worn for hair loss suffered as a result of alopecia
12 areata, alopecia totalis, non-classical 21-hydroxylase, or perma-
13 nent loss of scalp hair due to injury; provided, however, that the
14 alopecia is not part of the natural or premature aging process.

15 Such coverage, however, shall be subject to a written order by
16 the treating physician stating that the hair prosthesis is medically
17 necessary. Such coverage shall be subject to the same limitations
18 and guidelines as other prosthesis. Said prosthesis coverage shall
19 not exceed an amount of three thousand dollars every thirty-six
20 months.

