
THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE BILL

No. 955 Session of
2001

INTRODUCED BY DeLUCA, BEBKO-JONES, BELARDI, BELFANTI,
CAPPABIANCA, L. I. COHEN, COLAFELLA, GEIST, GRUCELA, HARHAI,
JAMES, LAUGHLIN, MELIO, MYERS, ORIE, PALLONE, PRESTON,
SCRIMENTI, SHANER, STABACK, TRAVAGLIO, WALKO, WASHINGTON,
WATERS, J. WILLIAMS, WOJNAROSKI AND YOUNGBLOOD,
MARCH 14, 2001

REFERRED TO COMMITTEE ON INSURANCE, MARCH 14, 2001

AN ACT

1 Providing for certain health insurance policies to cover the
2 cost of scalp hair prostheses.

3 The General Assembly of the Commonwealth of Pennsylvania
4 hereby enacts as follows:

5 Section 1. Short title.

6 This act shall be known and may be cited as the Scalp Hair
7 Prostheses Insurance Coverage Act.

8 Section 2. Declaration of policy.

9 The General Assembly finds and declares as follows:

10 (1) Scalp hair prostheses are often prescribed for
11 cancer patients who sustain hair loss associated with
12 chemotherapy or persons afflicted with alopecia areata, a
13 genetic disorder affecting the autoimmune system.

14 (2) Scalp hair prostheses minimize the emotional
15 devastation of hair loss, assist in body temperature
16 regulation and protect diseased sensitive skin from

1 ultraviolet radiation.

2 Section 3. Definitions.

3 The following words and phrases when used in this act shall
4 have the meanings given to them in this section unless the
5 context clearly indicates otherwise:

6 "Alopecia areata." A microscopically inflammatory, patchy
7 loss of hair occurring in sharply defined areas and involving
8 the scalp.

9 "Health insurance policy." Any individual or group health,
10 sickness and accident insurance policy, group health insurance
11 plans/policies, and all other forms of managed/capitated care
12 plans/policies or subscriber contract or certificate issued by
13 any entity subject to 40 Pa.C.S. Ch. 61 (relating to hospital
14 plan corporations) or 63 (relating to professional health
15 services plan corporations) or the act of May 17, 1921 (P.L.682,
16 No.284), known as The Insurance Company Law of 1921, the act of
17 December 29, 1972 (P.L.1701, No.364), known as the Health
18 Maintenance Organization Act, or the act of December 14, 1992
19 (P.L.835, No.134), known as the Fraternal Benefit Societies
20 Code, or providing hospital or medical/surgical coverage.

21 "Insurer." Any entity that issues a health insurance policy.

22 Section 4. Scalp hair prostheses insurance coverage.

23 A health insurance policy which is delivered, issued for
24 delivery, renewed, extended or modified in this Commonwealth by
25 an insurer shall provide that the health insurance benefits
26 applicable under the policy include coverage for the cost of
27 scalp hair prostheses for persons who sustain hair loss as a
28 result of cancer chemotherapy or alopecia areata.

29 Section 5. Delivery of policy.

30 If a health insurance policy provides coverage or benefits to

1 a resident of this Commonwealth, it shall be deemed to be
2 delivered in this Commonwealth within the meaning of this act,
3 regardless of whether the health care insurer issuing or
4 delivering the policy is located within or outside this
5 Commonwealth.

6 Section 6. Cost-sharing provisions.

7 Benefits for scalp hair prostheses shall be subject to any
8 annual deductible, copayment and coinsurance provisions of a
9 health insurance policy to the extent that other medical
10 services covered by the policy are subject to those provisions.

11 Section 7. Applicability.

12 This act shall apply to health insurance policies issued
13 under any group master policy delivered or issued for delivery
14 on or after the effective date of this act. This act shall also
15 apply to all renewals of contracts on any renewal date which is
16 on or after the effective date of this act.

17 Section 8. Effective date.

18 This act shall take effect in 60 days.