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THE GENERAL ASSEMBLY OF PENNSYLVANIA

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HOUSE BILL

No. 641 Session of  
2009

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INTRODUCED BY DeLUCA, BROWN, DONATUCCI, GEIST, KORTZ,  
McILVAINE SMITH, MURT AND WALKO, FEBRUARY 27, 2009

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REFERRED TO COMMITTEE ON INSURANCE, FEBRUARY 27, 2009

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AN ACT

1 Amending the act of May 17, 1921 (P.L.682, No.284), entitled "An  
2 act relating to insurance; amending, revising, and  
3 consolidating the law providing for the incorporation of  
4 insurance companies, and the regulation, supervision, and  
5 protection of home and foreign insurance companies, Lloyds  
6 associations, reciprocal and inter-insurance exchanges, and  
7 fire insurance rating bureaus, and the regulation and  
8 supervision of insurance carried by such companies,  
9 associations, and exchanges, including insurance carried by  
10 the State Workmen's Insurance Fund; providing penalties; and  
11 repealing existing laws," providing for cranial hair vacuum  
12 prosthesis coverage standards for health insurance policies.

13 The General Assembly of the Commonwealth of Pennsylvania  
14 hereby enacts as follows:

15 Section 1. The act of May 17, 1921 (P.L.682, No.284), known  
16 as The Insurance Company Law of 1921, is amended by adding a  
17 section to read:

18 Section 635.4. Cranial Hair Vacuum Prosthesis Insurance  
19 Coverage.--(a) A health insurance policy shall provide that the  
20 health insurance benefits applicable under the policy include  
21 coverage for the cost of a medically necessary cranial hair  
22 vacuum prosthesis when prescribed by a physician for a person  
23 who sustains hair loss as a result of alopecia totalis or

1 alopecia universalis.

2 (b) If a health insurance policy provides coverage or  
3 benefits to a resident of this Commonwealth, it shall be deemed  
4 to be delivered in this Commonwealth within the meaning of this  
5 section, regardless of whether the insurer issuing or delivering  
6 the policy is located within or outside this Commonwealth.

7 (c) Benefits for a cranial hair vacuum prosthesis shall be  
8 subject to any annual deductible, copayment and coinsurance  
9 provisions of a health insurance policy to the extent that other  
10 medical services covered by the policy are subject to those  
11 provisions. A benefit limit of one thousand five hundred dollars  
12 once every three years shall apply to cranial hair vacuum  
13 prostheses covered under this section.

14 (d) This section shall apply to any health insurance policy  
15 offered, issued or renewed on or after the effective date of  
16 this section in this Commonwealth: Provided, That this section  
17 shall not include the following policies: accident only, fixed  
18 indemnity, limited benefit, credit, dental, vision, specified  
19 disease, Medicare supplement, CHAMPUS (Civilian Health and  
20 Medical Program of the Uniformed Services) supplement, long-term  
21 care, disability income, workers' compensation or automobile  
22 medical payment.

23 (e) As used in this section:

24 (1) "Alopecia totalis" means an autoimmune disease resulting  
25 in complete scalp hair loss.

26 (2) "Alopecia universalis" means an autoimmune disease  
27 resulting in complete body hair loss.

28 (3) "Cranial hair vacuum prosthesis" means a custom designed  
29 system utilizing specialized materials to replace hair loss due  
30 to alopecia totalis or alopecia universalis.

1     (4) "Health insurance policy" means any group health,  
2 sickness or accident policy or subscriber contract or  
3 certificate issued by an entity subject to one of the following:

4     (i) This act.

5     (ii) The act of December 29, 1972 (P.L.1701, No.364), known  
6 as the "Health Maintenance Organization Act."

7     (iii) 40 Pa.C.S. Ch. 61 (relating to hospital plan  
8 corporations) or 63 (relating to professional health services  
9 plan corporations).

10    (5) "Insurer" means an entity that issues a health insurance  
11 policy.

12    Section 2. This act shall take effect in 60 days.