

THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE BILL

No. 341 Session of
2005

INTRODUCED BY DeLUCA, BEBKO-JONES, BELARDI, CALTAGIRONE, COSTA,
DeWEESE, EACHUS, FABRIZIO, GERGELY, GOODMAN, HARHAI, JAMES,
JOSEPHS, LEACH, MARKOSEK, PALLONE, PRESTON, REICHLEY,
SOLOBAY, TANGRETTI, THOMAS, WALKO AND YOUNGBLOOD,
FEBRUARY 8, 2005

REFERRED TO COMMITTEE ON INSURANCE, FEBRUARY 8, 2005

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 cranial hair vacuum
12 prostheses 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 635.2. Cranial Hair Vacuum Prostheses 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

vacuum prosthesis when prescribed by a physician for a person who sustains hair loss as a result of alopecia totalis or alopecia universalis.

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

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

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

(e) As used in this section:

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

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

(3) "Cranial hair vacuum prosthesis" means a custom designed

1 system utilizing specialized materials to replace hair loss due
2 to alopecia totalis or alopecia universalis.

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

7 (i) This act.

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

10 (iii) 40 Pa.C.S. Ch. 61 (relating to hospital plan
11 corporations) or 63 (relating to professional health services
12 plan corporations).

13 (5) "Insurer" means an entity that issues a health insurance
14 policy.

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