

THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE BILL

No. 334 Session of 2015

INTRODUCED BY DeLUCA, D. COSTA, KORTZ, BISHOP, CALTAGIRONE,
READSHAW, THOMAS, COHEN AND MURT, FEBRUARY 4, 2015

REFERRED TO COMMITTEE ON INSURANCE, FEBRUARY 4, 2015

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," in casualty insurance, providing
12 for cranial hair vacuum prosthesis coverage standards for
13 health insurance policies.

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

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

19 Section 635.7. Cranial Hair Vacuum Prosthesis Insurance
20 Coverage.--(a) A health insurance policy shall provide that the
21 health insurance benefits applicable under the policy include
22 coverage for the cost of a medically necessary cranial hair
23 vacuum prosthesis when prescribed by a physician for a person

1 who sustains hair loss as a result of alopecia totalis or
2 alopecia universalis.

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

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

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

24 (e) As used in this section:

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

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

29 (3) "Cranial hair vacuum prosthesis" means a custom designed
30 system utilizing specialized materials to replace hair loss due

1 to alopecia totalis or alopecia universalis.

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

5 (i) This act.

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

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

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

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