



MARYLAND/DISTRICT OF COLUMBIA
SOCIETY OF CLINICAL ONCOLOGY

Senate Finance Committee

February 4, 2026

Senate Bill 272 – *Health Insurance – Scalp Cooling Systems – Required Coverage*

POSITION: SUPPORT

On behalf of the Maryland/District of Columbia Society of Clinical Oncology (MDCSCO), we strongly support *Senate Bill 272: Health Insurance – Scalp Cooling Systems – Required Coverage*. This bill requires health insurance carriers that provide coverage for chemotherapy to treat cancer to cover scalp cooling systems used to preserve hair during chemotherapy. Maryland law establishes a statutory framework for the Maryland Health Care Commission (MHCC) to review and evaluate proposed mandated benefits under § 15-1501 of the Insurance Article for their social, medical, and financial impacts and to provide the General Assembly with that information. At the request of now-Speaker Joseline Pena-Melnyk, the MHCC conducted this assessment, and the findings are available in the [HB1187 Scalp Cooling Mandate Study](#).

Scalp cooling systems are designed to help patients preserve their hair during chemotherapy treatment for certain cancers. This therapy, which involves wearing a cold cap on your head before, during, and after chemotherapy administration, can reduce hair loss. The U.S. Food and Drug Administration has approved these devices. It is well-documented that chemotherapy treatment often results in hair loss for patients. Given its highly visible nature, the fear of hair loss is particularly high among women undergoing cancer treatment. Maryland has already recognized the stress and anxiety losing one's hair causes in a patient battling cancer. Section 15-836 of the Insurance Article requires a health insurer to provide, for an enrollee or insured whose hair loss results from chemotherapy or radiation treatment for cancer, coverage for one hair prosthesis.

Recently, New York passed similar legislation mandating insurance coverage for these systems. Maryland can once again be a leader in health insurance coverage by becoming the second state to mandate coverage for these systems. MDCSCO urges a favorable vote.

For more information call:

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