

SB0272/HB0393

Favorable

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Dear Senator Gile and the Senate Finance Committee,

My name is Rossalynn Abbott Ripper. I'm an Annapolis resident, a mother, a business executive, a patient advocate and a breast cancer survivor. Although still in active treatment for HER2+ breast cancer, I successfully completed three months of chemotherapy in May 2025. Through scalp cooling, I was able to keep all my hair. I have spent the last year advocating for Marylanders to have access to scalp cooling and have it covered by insurance. I'm testifying in person and in writing, in favor of Maryland SB0272/HB0393.

Receiving a breast cancer diagnosis is a life altering event. The moment of my diagnosis will forever be engrained in my mind and it's something that I think about every day. My initial thoughts were wondering if I was strong enough mentally and physically to get through cancer, if I could afford it, because even with health insurance, a cancer diagnosis is a financial burden. I worried about how I would maintain normalcy at my job and for my son. The most painful reality was that I was going to lose my hair. I was completely devastated. It wasn't until I spoke with my Oncologist at Luminis Health Anne Arundel Medical Center, where I learned that I would be a candidate for scalp cooling. Based on my chemo regimen, I would have a chance to keep my hair. Scalp cooling brings the temperature of your head to a very cold temperature to restrict the blood flow to hair follicles so that chemotherapy cannot get in to create hair loss. It utilizes a soft silicone cap connected to a refrigeration unit, often allowing patients to retain a significant amount of hair.

As excited as I was to learn about the technology, I wasn't prepared to learn that scalp cooling was not covered by my insurance because it was considered "cosmetic", and that to receive the treatment, I would have to pay for it myself. Again, a devastating blow. Fortunately, I was able to pay \$2,400 for the cost of my scalp cooling treatments. Through online support groups, I quickly realized that not only did my insurance company not cover scalp cooling, but that it is not covered by insurance in Maryland, and widely not covered throughout the United States (New York and Louisiana are exceptions).

We as cancer patients go through so much. Being able to keep my hair during chemotherapy through scalp cooling, changed the trajectory of my overall cancer journey and made a meaning difference in my life. It's not just about hair. Keeping your hair during chemo by using scalp cooling provides patients with hope and privacy, it allows one to maintain their identity and improves the mental well-being of those going through chemo. Chemo patients are paying thousands of dollars out of pocket to save their hair, yet most insurance companies will allow coverage of a wig. The thousands of women I interact with in online

support groups, would much prefer to keep their own hair. Marylanders in chemo right now are having to decide between paying the mortgage and saving their hair. Young women, who are chemo patients are having to decide between freezing their eggs for a future family or saving their hair. Marylanders on fixed incomes who cannot afford scalp cooling have no choice but to lose their hair. This does not have to be the case. We can do something about it together!

Now is the time to pass this meaningful legislation:

- As demonstrated to you by live, virtual and written testimony on scalp cooling, the need is there. Chemo patients across the state want access to scalp cooling and have it covered by insurance.
- We took the feedback offered from failed House Bill 1187 in 2025 and made the necessary changes requested. HB 1187 was introduced this past session and did not pass. HB 1187 would have required health insurers, nonprofit health service plans, and health maintenance organizations that provide coverage for chemotherapy to treat cancer and to provide coverage for scalp cooling systems used for the preservation of hair in connection with chemotherapy treatment.
- In January 2026, the Maryland Health Care Commission submitted a mandate study of HB 1187 in accordance with Insurance Article §15-1501, Annotated Code of Maryland, that requires the MHCC to assess the medical, social, and financial impact of proposed mandated health insurance bills that did not pass in the preceding legislative session. The study shows no significant financial impact on the insurance companies for this treatment, and it states that it can improve the mental and social wellbeing of chemo patients.
- The American Medical Association (AMA) has established new Category I CPT® codes for mechanical scalp cooling, which took effect on January 1, 2026. The establishment of these codes set up a billing pathway for medical institutions to bill insurance companies for scalp cooling. As a result, scalp cooling can now be more widely available to patients seeking to maintain their sense of identity and psychosocial wellbeing during cancer treatment.
- Scalp cooling, like the Paxman Scalp Cooling System, which I used, and other cooling systems, are FDA-cleared, and are clinically proven medical devices designed to reduce chemotherapy-induced alopecia (hair loss) by lowering scalp temperature before, during, and after treatment.

In closing, scalp cooling is a game-changer for those undergoing chemo. I am a beneficiary of that. My hope is that we can make scalp cooling accessible and affordable for all Marylanders. I respectfully ask the Senate Finance Committee to pass this impactful

legislation. My thoughts are with all Marylanders dealing with a cancer diagnosis. Thank you, Senators, for your time.