



MARYLAND
CATHOLIC
CONFERENCE

February 4, 2026

Senate Bill 272
Health Insurance - Scalp Cooling Systems - Required Coverage
Senate Finance Committee

Position: Favorable

The Maryland Catholic Conference (MCC) is the public policy representative of the three (arch)dioceses serving Maryland, which together encompass over one million Marylanders. Statewide, their parishes, schools, hospitals, and numerous charities combine to form our state's second largest social service provider network, behind only our state government.

Senate Bill 272 requires certain insurers, nonprofit health service plans, health maintenance organizations, and managed care organizations that provide coverage for chemotherapy to treat cancer to provide coverage for scalp cooling systems used for the preservation of hair in connection with chemotherapy treatment; and applying the Act to all policies, contracts, and health benefit plans issued, delivered, or renewed in the State on or after January 1, 2027.

Chemotherapy-induced alopecia (CIA) is one of the most distressing and unpredictable side effects of cancer treatment, affecting approximately 65% of patients.¹ This legislation is unique in addressing the significant impact of chemotherapy-related hair loss on individuals. Cancer patients undergoing chemotherapy often experience complete loss of body hair, including scalp hair, eyebrows, and eyelashes. This visible change can profoundly affect a patient's self-image and social interactions, leading to uncomfortable or intrusive encounters. Appearance plays a key role in societal relationships, and hair loss can further isolate patients during an already challenging time.

A promising innovation to combat CIA is scalp cooling therapy, which helps preserve hair by slowing follicle activity and reducing hair breakage. Studies have shown that scalp cooling systems can effectively decrease hair loss, allowing patients to maintain a sense of normalcy while undergoing treatment. By preserving their hair, patients may experience less emotional distress and feel more comfortable engaging in daily life. However, with cancer treatment costs often exceeding \$100,000, access to scalp cooling therapy is limited by financial constraints.² If

¹ <https://pmc.ncbi.nlm.nih.gov/articles/PMC7563013/>

² <https://www.cancercenter.com/community/blog/2023/07/managing-cancer-treatment-cost>

this treatment can improve the quality of life for cancer patients, it should be made more accessible and affordable.

Recognizing the dignity of each person, Pope Francis reminds us: *“Even in suffering and illness, we are fully men and women, without diminishment, recognizing ourselves in that unified psycho-physical-spiritual totality that is typical only of the human person.”*³ This legislation seeks to honor that dignity by supporting cancer patients with treatments that provide hope, healing, and a sense of normalcy in their journey.

For these reasons, the Maryland Catholic Conference asks for a favorable report on **SB 272**.

Thank you for your consideration.

³ <https://www.catholicnewsagency.com/news/250574/pope-francis-talks-to-cancer-association-about-power-of-redemptive-suffering>