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FAV/Support For MD House Bill 0393

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Dear Chair, Vice Chair, and Members of the Committee,

I respectfully submit this written testimony in strong support of Maryland House Bill 0393, which would require health insurance coverage for scalp cooling (cold capping) for patients undergoing chemotherapy.

Chemotherapy is a lifesaving treatment, but it often comes with profound physical and emotional side effects. Among the most visible and distressing is hair loss. The significance of maintaining scalp hair during treatment cannot be overstated. Hair loss is not merely cosmetic —it directly impacts a patient's sense of dignity, privacy, and ability to maintain normalcy during an already overwhelming period of life.

Many individuals undergoing chemotherapy are simultaneously balancing employment, parenting, caregiving, and household responsibilities. For these patients, preserving their hair can allow them to continue working, engaging with their communities, and caring for their families without being forced to publicly disclose their diagnosis before they are ready. Cold capping offers patients a measure of control, autonomy, and privacy at a time when so much feels out of their control.

Cold capping is an FDA-cleared, evidence-based supportive therapy that has been shown to reduce chemotherapy-induced alopecia for many patients. Yet access is largely determined by financial means, with costs often reaching several thousand dollars out of pocket. This creates an inequitable system that disproportionately affects working families and those already facing significant medical expenses.

House Bill 0393 reflects a compassionate, modern approach to cancer care—one that recognizes emotional well-being, mental health, and dignity as essential components of treatment. Ensuring insurance coverage for cold capping allows patients to focus on healing without the added burden of financial strain or unnecessary emotional trauma.

I urge the Committee to give a favorable report on House Bill 0393 and take this important step toward equitable, patient-centered cancer care in Maryland.

Respectfully submitted,

Jennifer Schumacher

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