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February 5, 2026

The Honorable Heather Bagnall
Chair, House Health Committee
240 Taylor House Office Building
Annapolis, MD 21401

House Bill 393 – Health Insurance – Scalp Cooling Systems – Required Coverage

Dear Chair Bagnall,

The League of Life and Health Insurers of Maryland, Inc. respectfully opposes *House Bill 393 – Health Insurance – Scalp Cooling Systems – Required Coverage* and urges the committee to give the bill an unfavorable report.

This bill would require carriers to provide coverage for scalp cooling systems used for the preservation of hair in connection with chemotherapy treatment. This is a new mandate, and because in this time of heightened sensitivity to affordability in health insurance markets, while laudable, is inappropriate as we all struggle to keep access as widely available as possible. Additional mandates increase costs and threaten that accessibility to Marylanders. We are also opposed as the coverage falls outside of the definition of medical necessity, as well as scalp cooling is not recommended, according to the American Cancer Society, for everyone, especially for patients with certain cancers, liver problems, or cold allergies.

Furthermore, coverage mandates limit flexibility and consumer choice. Employers and insurers should retain the ability to design benefit plans that reflect the priorities and needs of their populations. Patients who value scalp cooling systems should have the option to pursue them independently, without shifting the cost to the broader insured population.

Traditionally, under the ACA, each state must pay for every health plan purchased through the Maryland Health Benefit Exchange, the additional premium associated with any state-mandated benefit beyond the federally mandated essential health benefits. This means, should the Commissioner include the mandate in the State benchmark plan, the State would be required to defray the cost of the benefits to the extent it applies to the individual and small group market ACA plans.

The League remains deeply committed to the treatment of cancer and cancer related treatments, but carriers cannot support this bill at this time. For the above reasons, The League urges an unfavorable report on House Bill 393.

Very truly yours,

A handwritten signature in black ink, appearing to read "Matthew Celentano", with a long horizontal flourish extending to the right.

Matthew Celentano
Executive Director

cc: Members, House Health Committee