

Statement in Support of House Bill 0393

February 3, 2026

My name is Francine Scott and I was diagnosed in 2021 with an aggressive form of breast cancer. My daughter was a 9th grader and I was 49 years old. In addition to the emotional, physical and spiritual challenges of such a diagnosis, those first few weeks following an initial diagnosis bring an overwhelming amount of information to process and upon which to make life-altering, immediate decisions.

One such decision for me was whether or not to pursue cold capping in an attempt to prohibit or reduce the known expected complete hair loss associated with my projected five months of aggressive chemo treatments. When this newer medical option—cold capping—was introduced to me to assist with keeping my hair during chemo, I was eager to learn more and make a decision about using it.

Though I did pursue getting “fitted” and counseled for the process and was lined up to add it to my treatment, unfortunately, I ultimately decided against it when learning that my health insurance would not cover the cost. As my employment was affected during my long treatment process, I needed to conserve our family’s finances for other obligations.

I did completely lose my hair within just two weeks of starting my chemo treatments. It was yet another “side effect” of chemo that I buckled up to endure. A forced complete loss of hair is a challenging thing to live with and even more of a burden to carry during a completely vulnerable time when one endures a loss of identity and control over their body. I had to wear hats (for both sun protection during the summer months and for warmth during the colder months) and endured a level of self consciousness when out in public, in work environments, or with family with friends—a constant reminder to me and the world that I was ill and in a battle for my life being treated with toxic drugs. And this does not include the effect on my teen daughter.

Though my hair did grow back—after a nearly two-year process—it also brought with it a strange and awkward period of hair re-growth that was slow, a completely different texture, and lacking any of my formally natural blonde hair color. It was a day of rejoicing when my hair grew back to close to the length it was when I had originally started treatment and my hair stylist was able to work her magic. Following a few hours in my stylist’s chair, I, for the first time in a very long time, actually recognized who was looking back at me in the mirror. Two years is a very long time to not recognize yourself. That moment and feeling of empowerment was one that I will never ever forget ... and one that I hope no one else ever has to experience.

I support passage of HB0393 to have health insurance providers cover the cost of cold capping for anyone having to endure chemo treatments where hair loss is expected.

Supporting these warriors through an already grueling treatment with preserving dignity, hope and a sense of self by keeping their hair in tact carries no price tag.

Gratefully,
Francine Scott