
By: **Senators Stone and Hollinger**
Introduced and read first time: February 1, 2001
Assigned to: Finance

A BILL ENTITLED

1 AN ACT concerning

2 **Health Insurance - Coverage for Hair Prosthesis for Hair Loss Resulting**
3 **from Alopecia**

4 FOR the purpose of requiring certain insurers, nonprofit health service plans, and
5 health maintenance organizations to provide coverage for a hair prosthesis for
6 hair loss resulting from alopecia under certain circumstances; limiting the cost
7 of the hair prosthesis; providing for the application of this Act; and generally
8 relating to mandated health insurance coverage for a hair prosthesis for hair
9 loss resulting from alopecia.

10 BY adding to
11 Article - Insurance
12 Section 15-837
13 Annotated Code of Maryland
14 (1997 Volume and 2000 Supplement)

15 BY adding to
16 Article - Health - General
17 Section 19-706(rr)
18 Annotated Code of Maryland
19 (2000 Replacement Volume)

20 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF
21 MARYLAND, That the Laws of Maryland read as follows:

22 **Article - Insurance**

23 15-837.

24 (A) THIS SECTION APPLIES TO:

25 (1) INSURERS AND NONPROFIT HEALTH SERVICE PLANS THAT PROVIDE
26 HOSPITAL, MEDICAL, OR SURGICAL BENEFITS TO INDIVIDUALS OR GROUPS ON AN
27 EXPENSE-INCURRED BASIS UNDER HEALTH INSURANCE POLICIES OR CONTRACTS
28 THAT ARE ISSUED OR DELIVERED IN THE STATE; AND

1 (2) HEALTH MAINTENANCE ORGANIZATIONS THAT PROVIDE HOSPITAL,
2 MEDICAL, OR SURGICAL BENEFITS TO INDIVIDUALS OR GROUPS UNDER CONTRACTS
3 THAT ARE ISSUED OR DELIVERED IN THE STATE.

4 (B) (1) SUBJECT TO PARAGRAPH (2) OF THIS SUBSECTION, AN ENTITY
5 SUBJECT TO THIS SECTION SHALL PROVIDE COVERAGE FOR ONE HAIR PROSTHESIS
6 FOR AN INSURED OR ENROLLEE WHOSE HAIR LOSS RESULTS FROM ALOPECIA.

7 (2) THE COST OF THE HAIR PROSTHESIS REQUIRED UNDER PARAGRAPH
8 (1) OF THIS SUBSECTION MAY NOT EXCEED \$350.

9 (C) TO BE COVERED UNDER THIS SECTION, THE HAIR PROSTHESIS MUST BE
10 PRESCRIBED BY THE ATTENDING PHYSICIAN OF THE INSURED OR ENROLLEE BEING
11 TREATED FOR ALOPECIA.

12 **Article - Health - General**

13 19-706.

14 (RR) THE PROVISIONS OF § 15-837 OF THE INSURANCE ARTICLE APPLY TO
15 HEALTH MAINTENANCE ORGANIZATIONS.

16 SECTION 2. AND BE IT FURTHER ENACTED, That this Act applies to all
17 policies, contracts, and health benefit plans issued, delivered, or renewed in the State
18 on or after October 1, 2001.

19 SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect
20 October 1, 2001.