

HOUSE BILL 393

J5
HB 1187/25 – HGO

6lr1325
CF SB 272

By: **Delegates Nkongolo, Arentz, Beauchamp, Behler, Boyce, Feldmark, Hutchinson, Kaiser, Kipke, J. Long, McComas, Metzgar, T. Morgan, Patterson, Reilly, Sample–Hughes, Schmidt, Simmons, Vogel, Wims, Woods, and Woorman**

Introduced and read first time: January 21, 2026

Assigned to: Health

A BILL ENTITLED

1 AN ACT concerning

2 **Health Insurance – Scalp Cooling Systems – Required Coverage**

3 FOR the purpose of requiring certain insurers, nonprofit health service plans, health
4 maintenance organizations, and managed care organizations that provide coverage
5 for chemotherapy to treat cancer to provide coverage for scalp cooling systems; and
6 generally relating to the coverage of scalp cooling systems by health insurance
7 carriers.

8 BY adding to

9 Article – Insurance

10 Section 15–864

11 Annotated Code of Maryland

12 (2017 Replacement Volume and 2025 Supplement)

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

15 **Article – Insurance**

16 **15–864.**

17 **(A) IN THIS SECTION, “SCALP COOLING SYSTEM” MEANS A DEVICE USED TO**
18 **COOL THE HUMAN SCALP TO PREVENT OR REDUCE HAIR LOSS IN CONNECTION WITH**
19 **CHEMOTHERAPY TO TREAT CANCER THAT IS:**

20 **(1) DESIGNED AND INTENDED FOR REPEATED USE; AND**

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1 **(2) PRIMARYLY AND CUSTOMARILY USED TO SERVE A MEDICAL**
2 **PURPOSE.**

3 **(B) THIS SECTION APPLIES TO:**

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

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

11 **(C) AN ENTITY SUBJECT TO THIS SECTION THAT PROVIDES COVERAGE FOR**
12 **CHEMOTHERAPY TO TREAT CANCER SHALL PROVIDE COVERAGE FOR SCALP**
13 **COOLING SYSTEMS USED FOR THE PRESERVATION OF HAIR IN CONNECTION WITH**
14 **THE CHEMOTHERAPY TREATMENT.**

15 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall apply to all
16 policies, contracts, and health benefit plans issued, delivered, or renewed in the State on or
17 after January 1, 2027.

18 SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect
19 January 1, 2027.