

# HOUSE BILL 393

J5  
HB 1187/25 – HGO

6lr1325  
CF SB 272

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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

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Committee Report: Favorable

House action: Adopted

Read second time: February 18, 2026

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## CHAPTER \_\_\_\_\_

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**

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EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.

Underlining indicates amendments to bill.

~~Strike out~~ indicates matter stricken from the bill by amendment or deleted from the law by amendment.



1 COOL THE HUMAN SCALP TO PREVENT OR REDUCE HAIR LOSS IN CONNECTION WITH  
2 CHEMOTHERAPY TO TREAT CANCER THAT IS:

3 (1) DESIGNED AND INTENDED FOR REPEATED USE; AND

4 (2) PRIMARILY AND CUSTOMARILY USED TO SERVE A MEDICAL  
5 PURPOSE.

6 (B) THIS SECTION APPLIES TO:

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

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

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

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

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

Approved:

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Governor.

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Speaker of the House of Delegates.

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President of the Senate.