

SENATE BILL 272

J5

6lr2542
CF 6lr1325

By: **Senator Gile**

Introduced and read first time: January 19, 2026

Assigned to: Finance

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**

21 **(2) PRIMARILY AND CUSTOMARILY USED TO SERVE A MEDICAL**
22 **PURPOSE.**

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



(B) THIS SECTION APPLIES TO:

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

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

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

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

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