

# SENATE BILL 272

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6lr2542  
CF HB 393

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By: **Senator Gile**

Introduced and read first time: January 19, 2026

Assigned to: Finance

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Committee Report: Favorable

Senate action: Adopted

Read second time: February 12, 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**  
18 **COOL THE HUMAN SCALP TO PREVENT OR REDUCE HAIR LOSS IN CONNECTION WITH**  
19 **CHEMOTHERAPY TO TREAT CANCER THAT IS:**

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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 (1) DESIGNED AND INTENDED FOR REPEATED USE; AND

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

4 (B) THIS SECTION APPLIES TO:

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

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

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

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

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

Approved:

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Governor.

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President of the Senate.

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Speaker of the House of Delegates.