



March 26, 2026

The Honorable Heather Bagnall
Chair, Health Committee
240 Taylor House Office Building
Annapolis, Maryland 21401

Re: SB 272 - Health Insurance – Scalp Cooling Systems – Required Coverage

Dear Chair Bagnall and Committee Members,

The Maryland Health Care Commission (MHCC) respectfully submits this letter of information on *Senate Bill (SB) 272 Health Insurance – Scalp Cooling Systems – Required Coverage*. SB 272 requires certain insurers, nonprofit health service plans, and health maintenance organizations which provide coverage for chemotherapy to treat cancer to provide coverage for scalp cooling systems.

As a result of chemotherapy, patients often experience hair loss as a condition known as chemotherapy-induced alopecia (CIA).¹ Scalp cooling caps were designed to lower scalp temperature, reduce blood flow, and thus reduce the delivery of chemotherapy agents to hair follicles, therefore reducing the effects of CIA.

MHCC, in response to HB 1187 which did not pass in the 2025 legislative session, completed the *Evaluation of Scalp Cooling Systems Coverage (2025)*, with contractor support. This report provided information on the medical, social, and financial impact of HB 1187 in the 2025 legislative session and focused on requiring insurers to cover scalp cooling treatments for patients receiving chemotherapy treatment. Currently, no insurers in Maryland cover scalp cooling treatments.

Automated scalp-cooling, the only FDA-approved type of scalp cooling, is approved for chemotherapy-induced hair loss related to solid tumors (not blood cancers). The report found that the majority of oncology providers were supportive of scalp cooling but many expressed reservations on recommending it to patients – most frequently this was due to patient costs of the treatment.

¹ SHAREing & CAREing. Cold Caps & Scalp Cooling Therapy: A Breakthrough for Cancer Patients. <https://shareing-careing.org/cold-caps-scalp-cooling-therapy-a-breakthrough-for-cancer-patients/>. Published February 11, 2025

While scalp cooling treatments are considered effective in addressing this concern, it remains costly, typically ranging from \$1,000-\$3,000 out-of-pocket, with no insurance coverage. Several studies between 2017-2024 show scalp cooling systems are between 40-80% effective at reducing or eliminating hair loss from chemotherapy. Several studies between 2014 and 2019 suggest that up to 10% of women consider refusing chemotherapy treatment or opting for less effective treatments to avoid chemotherapy related hair loss.

Our actuarial estimates show that the financial impact ranges from 0.00% to 0.05% of premium and does not indicate an expected material impact on retention (non-claims costs).

We hope you find this information helpful in considering SB 272 during the 2026 legislative session. If you have any questions, please do not hesitate to contact me at douglas.jacobs@maryland.gov or Ms. Tracey DeShields, Director of Policy Development and External Affairs, at tracey.deshields2@maryland.gov or 410-764-3588.

Sincerely,



Douglas Jacobs, MD, MPH
Executive Director

cc: House Health Committee
Tracey DeShields, Director, Policy Development and External Affairs, MHCC

