

TESTIMONY IN SUPPORT OF SENATE BILL 272

Health Insurance – Scalp Cooling Systems – Required Coverage

Good evening Chair, Vice Chair, and distinguished members of the Committee,

My name is The Honorable Dr. Cashenna A. Cross, and I offer this testimony in strong support of Senate Bill 272.

Senate Bill 272 represents a compassionate, patient-centered advancement in healthcare policy. By requiring insurance coverage for scalp cooling systems used during chemotherapy, this legislation acknowledges not only the physical toll of cancer treatment, but also the emotional and psychological impact experienced by patients.

Scalp cooling systems are medically purposed devices designed to prevent or reduce hair loss associated with chemotherapy treatment. While hair loss may be perceived as cosmetic, for many patients it is deeply tied to identity, dignity, and emotional well-being.

This legislation ensures that patients undergoing one of the most difficult battles of their lives are not burdened with additional out-of-pocket costs for a treatment that can help preserve their sense of self.

From a public policy perspective, this bill establishes clear applicability across insurers, nonprofit health service plans, and health maintenance organizations operating within the State. It ensures uniform access to supportive care technologies and reinforces Maryland's leadership in advancing comprehensive healthcare policy.

More importantly, Senate Bill 272 affirms that healthcare is not solely about survival—it is about quality of life. When patients maintain confidence, emotional stability, and dignity during treatment, outcomes improve. This bill recognizes that reality and translates it into meaningful action.

With implementation beginning for policies issued or renewed on or after January 1, 2027, the legislation provides a reasonable timeline for compliance while ensuring patients will benefit from this coverage.

In closing, Senate Bill 272 is more than a coverage mandate. It is a statement of dignity, a commitment to compassionate care, and a necessary step forward in ensuring that Maryland continues to lead with both innovation and humanity in healthcare.

I respectfully urge a favorable report.

Thank you for your time and consideration.

Moving the Mission Forward.