

**SENATE . . . . . No. 617**

---

**The Commonwealth of Massachusetts**

PRESENTED BY:

*Joan B. Lovely*

*To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:*

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act providing health insurance coverage for scalp and facial hair prosthesis.

PETITION OF:

NAME:

*Joan B. Lovely*

DISTRICT/ADDRESS:

*Second Essex*

**SENATE . . . . . No. 617**

---

---

By Ms. Lovely, a petition (accompanied by bill, Senate, No. 617) of Joan B. Lovely for legislation to provide health insurance coverage for scalp and facial hair prosthesis. Financial Services.

---

---

[SIMILAR MATTER FILED IN PREVIOUS SESSION  
SEE SENATE, NO. 553 OF 2017-2018.]

**The Commonwealth of Massachusetts**

\_\_\_\_\_  
In the One Hundred and Ninety-First General Court  
(2019-2020)  
\_\_\_\_\_

An Act providing health insurance coverage for scalp and facial hair prosthesis.

*Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:*

1 SECTION 1. Subsection (b) of section 17E of chapter 32A of the General Laws, as so  
2 appearing in the 2010 Official Edition, is hereby amended by inserting, in line 11, after the  
3 words “cancer or leukemia;” the following:- or as a result of alopecia areata, alopecia totalis,  
4 non-classical 21-hydroxylase or permanent loss of facial or scalp hair due to injury; provided,  
5 however, that the alopecia is not part of the natural or premature aging process; and

6 SECTION 2. Chapter 175 of the General Laws, as so appearing, is hereby amended by  
7 inserting after section 47AA the following section:-

8 Section 47BB. (a) As used in this section, the following words shall have the following  
9 meanings:

10           “Prosthesis”, an artificial appliance used to replace a lost natural structure; provided,  
11 however, that prosthesis shall include, but not be limited to, artificial arms, legs, breasts, scalp  
12 hair, facial pigmentation or glass eyes.

13           "Scalp hair prosthesis", an artificial substitute for scalp hair.

14           "Facial medical pigmentation", an artificial substitute for facial hair, including, but not  
15 limited to, eyebrows.

16           (b) An individual policy of accident and sickness insurance issued under section 108 that  
17 provides hospital expense and surgical expense insurance and any group blanket or general  
18 policy of accident and sickness insurance issued under section 110 that provides hospital expense  
19 and surgical expense insurance, which is issued or renewed within or without the  
20 commonwealth, shall provide benefits on a nondiscriminatory basis for any other prosthesis,  
21 coverage for expenses for facial medical pigmentation or scalp hair prostheses worn for hair loss  
22 suffered as a result of the treatment of any form of cancer or leukemia, or as a result of alopecia  
23 areata, alopecia totalis, non-classical 21-hydroxylase or permanent loss of facial or scalp hair due  
24 to injury; provided, however, that the alopecia is not part of the natural or premature aging  
25 process; and provided, however, that such coverage shall be subject to a written statement by the  
26 treating physician that the facial medical pigmentation or scalp hair prosthesis is medically  
27 necessary; and provided, further, that such coverage shall be subject to the same limitations and  
28 guidelines as other prostheses.

29           SECTION 3. Chapter 176A of the General Laws, as so appearing, is hereby amended by  
30 inserting after section 8DD the following section:-

31 Section 8EE. (a) As used in this section, the following words shall have the following  
32 meanings:

33 “Prosthesis”, an artificial appliance used to replace a lost natural structure; provided,  
34 however, that prosthesis shall include, but not be limited to, artificial arms, legs, breasts, scalp  
35 hair, facial pigmentation or glass eyes.

36 “Scalp hair prosthesis”, an artificial substitute for scalp hair.

37 "Facial medical pigmentation", an artificial substitute for facial hair, including, but not  
38 limited to, eyebrows.

39 A contract between a subscriber and the corporation under an individual or group hospital  
40 service plan that is issued or renewed within or without the commonwealth shall provide benefits  
41 on a nondiscriminatory basis for expenses for facial medical pigmentation or scalp hair  
42 prosthesis worn for hair loss suffered as a result of the treatment of any form of cancer or  
43 leukemia, or as a result of alopecia areata, alopecia totalis, non-classical 21-hydroxylase or  
44 permanent loss of scalp hair due to injury; provided, however, that the alopecia is not part of the  
45 natural or premature aging process; and provided, however, that such coverage shall be subject to  
46 a written statement by the treating physician that the facial medical pigmentation or scalp hair  
47 prosthesis is medically necessary. Such coverage shall be subject to the same limitations and  
48 guidelines as other prosthesis. Such pigmentation and prosthesis coverage shall be provided at a  
49 minimum at the same amount and frequency as any state insurer provides for hair prostheses for  
50 hair loss due to chemotherapy.

51 SECTION 4. Chapter 176B of the General Laws, as so appearing, is hereby amended by  
52 inserting after section 4DD the following section:-

53           Section 4EE. (a) As used in this section, the following words shall have the following  
54 meanings::

55           “Prosthesis”, an artificial appliance used to replace a lost natural structure; provided,  
56 however, that prosthesis shall include, but not be limited to, artificial arms, legs, breasts, scalp  
57 hair, facial pigmentation or glass eyes.

58           “Scalp hair prosthesis”, an artificial substitute for scalp hair.

59           "Facial medical pigmentation", an artificial substitute for facial hair, including, but not  
60 limited to, eyebrows.

61           A subscription certificate under an individual or group medical service agreement that is  
62 issued or renewed within or without the commonwealth shall provide benefits on a  
63 nondiscriminatory basis for expenses for facial medical pigmentation or scalp hair prosthesis  
64 worn for hair loss suffered as a result of the treatment of any form of cancer or leukemia, or as a  
65 result of alopecia areata, alopecia totalis, non-classical 21-hydroxylase, or permanent loss of  
66 facial or scalp hair due to injury; provided, however, that the alopecia is not part of the natural or  
67 premature aging process. Such coverage, however, shall be subject to a written statement by the  
68 treating physician that the medical pigmentation or hair prosthesis is medically necessary. Such  
69 coverage shall be subject to the same limitations and guidelines as other prosthesis. Such medical  
70 pigmentation or scalp hair prosthesis coverage shall be provided at a minimum at the same  
71 amount and frequency as any state insurer provides for hair prostheses for hair loss due to  
72 chemotherapy.

73           SECTION 5. Chapter 176G of the General Laws, as so appearing, is hereby amended by  
74 inserting after section 4V the following section:-

75 Section 4W. (a) As used in this section, the following words shall have the following  
76 meanings:

77 “Prosthesis”, an artificial appliance used to replace a lost natural structure; provided,  
78 however, that prosthesis shall include, but not be limited to, artificial arms, legs, breasts, scalp  
79 hair, facial pigmentation or glass eyes.

80 “Scalp hair prosthesis”, an artificial substitute for scalp hair.

81 "Facial medical pigmentation", an artificial substitute for facial hair, including, but not  
82 limited to, eyebrows.

83 A health maintenance contract issued or renewed within or without the commonwealth  
84 shall provide benefits on a nondiscriminatory basis for facial hair loss suffered as a result of the  
85 treatment of any form of cancer or leukemia, or as a result of alopecia areata, alopecia totalis,  
86 non-classical 21-hydroxylase or permanent loss of facial or scalp hair due to injury; provided,  
87 however, that the alopecia is not part of the natural or premature aging process; and provided,  
88 however, that such coverage shall be subject to a written statement by the treating physician that  
89 the facial medical pigmentation or scalp hair prosthesis is medically necessary. Such coverage  
90 shall be subject to the same limitations and guidelines as other prosthesis. Such prosthesis  
91 coverage shall be provided at a minimum at the same amount and frequency as any state insurer  
92 provides for hair prostheses for hair loss due to chemotherapy.