

ASSEMBLY, No. 1073

STATE OF NEW JERSEY 213th LEGISLATURE

PRE-FILED FOR INTRODUCTION IN THE 2008 SESSION

Sponsored by:

Assemblyman JOSEPH CRYAN

District 20 (Union)

Assemblywoman PAMELA R. LAMPITT

District 6 (Camden)

SYNOPSIS

Requires health insurance coverage for hair headpieces for patients receiving chemotherapy treatment for cancer.

CURRENT VERSION OF TEXT

Introduced Pending Technical Review by Legislative Counsel



(Sponsorship Updated As Of: 3/14/2008)

1 AN ACT concerning coverage for hair headpieces for patients
2 receiving chemotherapy treatment for cancer and supplementing
3 various parts of the statutory law.
4

5 **BE IT ENACTED** by the Senate and General Assembly of the State
6 of New Jersey:
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8 1. Every hospital service corporation contract that provides
9 hospital or medical expense benefits which includes coverage for
10 prostheses and is delivered, issued, executed or renewed in this
11 State pursuant to P.L.1938, c.366 (C.17:48-1 et seq.) or approved
12 for issuance or renewal in this State by the Commissioner of
13 Banking and Insurance, on or after the effective date of this act,
14 shall provide benefits for expenses incurred in the purchase of a
15 headpiece of human or artificial hair worn to conceal scalp hair loss
16 resulting from chemotherapy treatment for cancer. The coverage
17 for a headpiece shall be subject to a written recommendation by the
18 treating physician stating that the headpiece is medically necessary.

19 The coverage shall be subject to the same limitations and
20 guidelines as other prostheses under the contract.

21 The provisions of this section shall apply to all contracts in
22 which the hospital service corporation has reserved the right to
23 change the premium.
24

25 2. Every medical service corporation contract that provides
26 hospital or medical expense benefits which includes coverage for
27 prostheses and is delivered, issued, executed or renewed in this
28 State pursuant to P.L.1940, c.74 (C.17:48A-1 et seq.) or approved
29 for issuance or renewal in this State by the Commissioner of
30 Banking and Insurance, on or after the effective date of this act,
31 shall provide benefits for expenses incurred in the purchase of a
32 headpiece of human or artificial hair worn to conceal scalp hair loss
33 resulting from chemotherapy treatment for cancer. The coverage
34 for a headpiece shall be subject to a written recommendation by the
35 treating physician stating that the headpiece is medically necessary.

36 The coverage shall be subject to the same limitations and
37 guidelines as other prostheses under the contract.

38 The provisions of this section shall apply to all contracts in
39 which the medical service corporation has reserved the right to
40 change the premium.
41

42 3. Every health service corporation contract that provides
43 hospital or medical expense benefits which includes coverage for
44 prostheses and is delivered, issued, executed or renewed in this
45 State pursuant to P.L.1985, c.236 (C.17:48E-1 et seq.) or approved
46 for issuance or renewal in this State by the Commissioner of
47 Banking and Insurance, on or after the effective date of this

1 act, shall provide benefits for expenses incurred in the purchase of a
2 headpiece of human or artificial hair worn to conceal scalp hair loss
3 resulting from chemotherapy treatment for cancer. The coverage
4 for a headpiece shall be subject to a written recommendation by the
5 treating physician stating that the headpiece is medically necessary.

6 The coverage shall be subject to the same limitations and
7 guidelines as other prostheses under the contract.

8 The provisions of this section shall apply to all contracts in
9 which the health service corporation has reserved the right to
10 change the premium.

11

12 4. Every individual policy that provides hospital or medical
13 expense benefits which includes coverage for prostheses and is
14 delivered, issued, executed or renewed in this State pursuant to
15 N.J.S.17B:26-1 et seq. or approved for issuance or renewal in this
16 State by the Commissioner of Banking and Insurance, on or after
17 the effective date of this act, shall provide benefits for expenses
18 incurred in the purchase of a headpiece of human or artificial hair
19 worn to conceal scalp hair loss resulting from chemotherapy
20 treatment for cancer. The coverage for a headpiece shall be subject
21 to a written recommendation by the treating physician stating that
22 the headpiece is medically necessary.

23 The coverage shall be subject to the same limitations and
24 guidelines as other prostheses under the policy.

25 The provisions of this section shall apply to all policies in which
26 the insurer has reserved the right to change the premium.

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28 5. Every group policy that provides hospital or medical
29 expense benefits which includes coverage for prostheses and is
30 delivered, issued, executed or renewed in this State pursuant to
31 N.J.S.17B:27-26 et seq. or approved for issuance or renewal in this
32 State by the Commissioner of Banking and Insurance, on or after
33 the effective date of this act, shall provide benefits for expenses
34 incurred in the purchase of a headpiece of human or artificial hair
35 worn to conceal scalp hair loss resulting from chemotherapy
36 treatment for cancer. The coverage for a headpiece shall be subject
37 to a written recommendation by the treating physician stating that
38 the headpiece is medically necessary.

39 The coverage shall be subject to the same limitations and
40 guidelines as other prostheses under the policy.

41 The provisions of this section shall apply to all policies in which
42 the insurer has reserved the right to change the premium.

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44 6. Every individual health benefits plan that provides hospital
45 or medical expense benefits which includes coverage for prostheses
46 and is delivered, issued, executed or renewed in this State pursuant
47 to P.L.1992, c.161 (C.17B:27A-2 et seq.) or approved for issuance
48 or renewal in this State, on or after the effective date of this act,

1 shall provide benefits for expenses incurred in the purchase of a
2 headpiece of human or artificial hair worn to conceal scalp hair loss
3 resulting from chemotherapy treatment for cancer. The coverage
4 for a headpiece shall be subject to a written recommendation by the
5 treating physician stating that the headpiece is medically necessary.

6 The coverage shall be subject to the same limitations and
7 guidelines as other prostheses under the health benefits plan.

8 The provisions of this section shall apply to all health benefit
9 plans in which the carrier has reserved the right to change the
10 premium.

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12 7. Every small employer health benefits plan that provides
13 hospital or medical expense benefits which includes coverage for
14 prostheses and is delivered, issued, executed or renewed in this
15 State pursuant to P.L.1992, c.162 (C.17B:27A-17 et seq.) or
16 approved for issuance or renewal in this State, on or after the
17 effective date of this act, shall provide benefits for expenses
18 incurred in the purchase of a headpiece of human or artificial hair
19 worn to conceal scalp hair loss resulting from chemotherapy
20 treatment for cancer. The coverage for a headpiece shall be subject
21 to a written recommendation by the treating physician stating that
22 the headpiece is medically necessary.

23 The coverage shall be subject to the same limitations and
24 guidelines as other prostheses under the health benefits plan.

25 The provisions of this section shall apply to all health benefit
26 plans in which the carrier has reserved the right to change the
27 premium.

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29 8. Every enrollee agreement that provides coverage for
30 prostheses and is delivered, issued, executed or renewed in this
31 State pursuant to P.L.1973, c.337 (C.26:2J-1 et seq.) or approved
32 for issuance or renewal in this State by the Commissioner of Health
33 and Senior Services, on or after the effective date of this act, shall
34 provide health care services for the purchase of a headpiece of
35 human or artificial hair worn to conceal scalp hair loss resulting
36 from chemotherapy treatment for cancer. The health care services
37 for a headpiece shall be subject to a written recommendation by the
38 treating physician stating that the headpiece is medically necessary.

39 The health care services shall be subject to the same limitations
40 and guidelines as other prostheses under the enrollee agreement.

41 The provisions of this section shall apply to enrollee agreements
42 in which the health maintenance organization has reserved the right
43 to change the schedule of charges.

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45 9. This act shall take effect 60 days after the date of
46 enactment.

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STATEMENT

This bill requires hospital, medical and health service corporations, individual and small and large group commercial health insurers and health maintenance organizations which provide coverage for prostheses, to provide benefits for expenses incurred in the purchase of a headpieces of human or artificial hair worn to conceal scalp hair loss resulting from chemotherapy treatment for cancer. The coverage shall be subject to a written recommendation by the treating physician stating that the headpiece is medically necessary and to the same limitations and guidelines as for other prostheses under the health benefits plan.

The provisions of the bill will take effect 60 days after the date of enactment and will apply to all health benefits plans issued or renewed on or after that date.