

ASSEMBLY, No. 1171

STATE OF NEW JERSEY 213th LEGISLATURE

PRE-FILED FOR INTRODUCTION IN THE 2008 SESSION

Sponsored by:

Assemblywoman SHEILA Y. OLIVER

District 34 (Essex and Passaic)

SYNOPSIS

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

CURRENT VERSION OF TEXT

Introduced Pending Technical Review by Legislative Counsel



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1 AN ACT concerning coverage for scalp hair prostheses and hair
2 headpieces for patients receiving chemotherapy treatment for
3 cancer and supplementing P.L.1938, c.366 (C.17:48-1 et seq.),
4 P.L.1940, c.74 (C.17:48A-1 et seq.), P.L.1985, c.236 (C.17:48E-
5 1 et seq.), Chapters 26 and 27 of Title 17B of the New Jersey
6 Statutes, P.L.1992, c.161 (C.17B:27A-2 et seq.), P.L.1992, c.162
7 (C.17B:27A-17 et seq.) and P.L.1973, c.337 (C.26:2J-1 et seq.).
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9 **BE IT ENACTED** by the Senate and General Assembly of the State
10 of New Jersey:

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12 1. Every hospital service corporation contract 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.1938, c.366 (C.17:48-1 et seq.) or approved
16 for issuance or renewal in this State by the Commissioner of
17 Banking and Insurance, on or after the effective date of this act,
18 shall provide coverage for expenses for scalp hair prostheses worn
19 for hair loss suffered as a result of alopecia areata, alopecia totalis
20 or permanent loss of scalp hair due to injury, and for headpieces of
21 human or artificial hair worn to conceal scalp hair loss resulting
22 from chemotherapy treatment for cancer.

23 The coverage for expenses for a scalp hair prosthesis shall be
24 subject to a written recommendation by the treating physician
25 stating that the scalp hair prosthesis is medically necessary.

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

28 The provisions of this section shall apply to all contracts in
29 which the hospital service corporation has reserved the right to
30 change the premium.

31 For the purposes of this section, "scalp hair prostheses" means
32 artificial substitutes for scalp hair that are made specifically for an
33 individual.
34

35 2. Every medical service corporation contract that provides
36 hospital or medical expense benefits which includes coverage for
37 prostheses and is delivered, issued, executed or renewed in this
38 State pursuant to P.L.1940, c.74 (C.17:48A-1 et seq.) or approved
39 for issuance or renewal in this State by the Commissioner of
40 Banking and Insurance, on or after the effective date of this act,
41 shall provide coverage for expenses for scalp hair prostheses worn
42 for hair loss suffered as a result of alopecia areata, alopecia totalis
43 or permanent loss of scalp hair due to injury, and for headpieces of
44 human or artificial hair worn to conceal scalp hair loss resulting
45 from chemotherapy treatment for cancer.

46 The coverage for expenses for a scalp hair prosthesis shall be
47 subject to a written recommendation by the treating physician
48 stating that the scalp hair prosthesis is medically necessary.

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

3 The provisions of this section shall apply to all contracts in
4 which the medical service corporation has reserved the right to
5 change the premium.

6 For the purposes of this section, "scalp hair prostheses" means
7 artificial substitutes for scalp hair that are made specifically for an
8 individual.

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10 3. Every health service corporation contract that provides
11 hospital or medical expense benefits which includes coverage for
12 prostheses and is delivered, issued, executed or renewed in this
13 State pursuant to P.L.1985, c.236 (C.17:48E-1 et seq.) or approved
14 for issuance or renewal in this State by the Commissioner of
15 Banking and Insurance, on or after the effective date of this act,
16 shall provide coverage for expenses for scalp hair prostheses worn
17 for hair loss suffered as a result of alopecia areata, alopecia totalis
18 or permanent loss of scalp hair due to injury, and for headpieces of
19 human or artificial hair worn to conceal scalp hair loss resulting
20 from chemotherapy treatment for cancer.

21 The coverage for expenses for a scalp hair prosthesis shall be
22 subject to a written recommendation by the treating physician
23 stating that the scalp hair prosthesis is medically necessary.

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

26 The provisions of this section shall apply to all contracts in
27 which the health service corporation has reserved the right to
28 change the premium.

29 For the purposes of this section, "scalp hair prostheses" means
30 artificial substitutes for scalp hair that are made specifically for an
31 individual.

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33 4. Every individual policy that provides hospital or medical
34 expense benefits which includes coverage for prostheses and is
35 delivered, issued, executed or renewed in this State pursuant to
36 N.J.S.17B:26-1 et seq. or approved for issuance or renewal in this
37 State by the Commissioner of Banking and Insurance, on or after
38 the effective date of this act, shall provide coverage for expenses
39 for scalp hair prostheses worn for hair loss suffered as a result of
40 alopecia areata, alopecia totalis or permanent loss of scalp hair due
41 to injury, and for headpieces of human or artificial hair worn to
42 conceal scalp hair loss resulting from chemotherapy treatment for
43 cancer.

44 The coverage for expenses for a scalp hair prosthesis shall be
45 subject to a written recommendation by the treating physician
46 stating that the scalp hair prosthesis is medically necessary.

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

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

3 For the purposes of this section, "scalp hair prostheses" means
4 artificial substitutes for scalp hair that are made specifically for an
5 individual.

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7 5. Every group policy that provides hospital or medical expense
8 benefits which includes coverage for prostheses and is delivered,
9 issued, executed or renewed in this State pursuant to N.J.S.17B:27-
10 26 et seq. or approved for issuance or renewal in this State by the
11 Commissioner of Banking and Insurance, on or after the effective
12 date of this act, shall provide benefits for expenses for scalp hair
13 prostheses worn for hair loss suffered as a result of alopecia areata,
14 alopecia totalis or permanent loss of scalp hair due to injury, and for
15 headpieces of human or artificial hair worn to conceal scalp hair
16 loss resulting from chemotherapy treatment for cancer.

17 The coverage for expenses for a scalp hair prosthesis shall be
18 subject to a written recommendation by the treating physician
19 stating that the scalp hair prosthesis is medically necessary.

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

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

24 For the purposes of this section, "scalp hair prostheses" means
25 artificial substitutes for scalp hair that are made specifically for an
26 individual.

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28 6. Every individual health benefits plan that provides hospital
29 or medical expense benefits which includes coverage for prostheses
30 and is delivered, issued, executed or renewed in this State pursuant
31 to P.L.1992, c.161 (C.17B:27A-2 et seq.) or approved for issuance
32 or renewal in this State, on or after the effective date of this act,
33 shall provide benefits for expenses for scalp hair prostheses worn
34 for hair loss suffered as a result of alopecia areata, alopecia totalis
35 or permanent loss of scalp hair due to injury, and for headpieces of
36 human or artificial hair worn to conceal scalp hair loss resulting
37 from chemotherapy treatment for cancer.

38 The coverage for expenses for a scalp hair prosthesis shall be
39 subject to a written recommendation by the treating physician
40 stating that the scalp hair prosthesis is medically necessary.

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

43 The provisions of this section shall apply to all health benefit
44 plans in which the carrier has reserved the right to change the
45 premium.

46 For the purposes of this section, "scalp hair prostheses" means
47 artificial substitutes for scalp hair that are made specifically for an
48 individual.

1 7. Every small employer health benefits plan that provides
2 hospital or medical expense benefits which includes coverage for
3 prostheses and is delivered, issued, executed or renewed in this
4 State pursuant to P.L.1992, c.162 (C.17B:27A-17 et seq.) or
5 approved for issuance or renewal in this State, on or after the
6 effective date of this act, shall provide benefits for expenses for
7 scalp hair prostheses worn for hair loss suffered as a result of
8 alopecia areata, alopecia totalis or permanent loss of scalp hair due
9 to injury, and for headpieces of human or artificial hair worn to
10 conceal scalp hair loss resulting from chemotherapy treatment for
11 cancer.

12 The coverage for expenses for a scalp hair prosthesis shall be
13 subject to a written recommendation by the treating physician
14 stating that the scalp hair prosthesis is medically necessary.

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

17 The provisions of this section shall apply to all health benefit
18 plans in which the carrier has reserved the right to change the
19 premium.

20 For the purposes of this section, "scalp hair prostheses" means
21 artificial substitutes for scalp hair that are made specifically for an
22 individual.

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24 8. Every enrollee agreement that provides hospital or medical
25 expense benefits which includes coverage for prostheses and is
26 delivered, issued, executed or renewed in this State pursuant to
27 P.L.1973, c.337 (C.26:2J-1 et seq.) or approved for issuance or
28 renewal in this State by the Commissioner of Banking and
29 Insurance, on or after the effective date of this act, shall provide
30 health care services for scalp hair prostheses worn for hair loss
31 suffered as a result of alopecia areata, alopecia totalis or permanent
32 loss of scalp hair due to injury, and for headpieces of human or
33 artificial hair worn to conceal scalp hair loss resulting from
34 chemotherapy treatment for cancer.

35 The services for a scalp hair prosthesis shall be subject to a
36 written recommendation by the treating physician stating that the
37 scalp hair prosthesis is medically necessary.

38 The coverage shall be subject to the same limitations and
39 guidelines as other prostheses under the enrollee agreement.

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

43 For the purposes of this section, "scalp hair prostheses" means
44 artificial substitutes for scalp hair that are made specifically for an
45 individual.

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47 9. This act shall take effect immediately.

STATEMENT

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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 coverage for expenses for scalp hair prostheses worn for hair loss suffered as a result of alopecia areata, alopecia totalis or permanent loss of scalp hair due to injury, and for headpieces of human or artificial hair worn to conceal scalp hair loss resulting from chemotherapy treatment for cancer.

The coverage for a scalp hair prosthesis shall be subject to a written recommendation by the treating physician stating that the hair prosthesis is medically necessary. The bill defines "scalp hair prostheses" as artificial substitutes for scalp hair that are made specifically for an individual. Alopecia is the absence of hair from areas where hair normally grows, and alopecia areata is a condition of unknown origin in which hair falls out in patches.

The coverage provided under this bill shall be subject to the same limitations and guidelines as for other prostheses under the health benefits plan.