

THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE BILL

No. 344 Session of 2017

INTRODUCED BY DeLUCA, READSHAW, ROZZI, MURT, D. COSTA,  
CALTAGIRONE AND THOMAS, FEBRUARY 3, 2017

REFERRED TO COMMITTEE ON INSURANCE, FEBRUARY 3, 2017

AN ACT

1 Amending the act of May 17, 1921 (P.L.682, No.284), entitled "An  
2 act relating to insurance; amending, revising, and  
3 consolidating the law providing for the incorporation of  
4 insurance companies, and the regulation, supervision, and  
5 protection of home and foreign insurance companies, Lloyds  
6 associations, reciprocal and inter-insurance exchanges, and  
7 fire insurance rating bureaus, and the regulation and  
8 supervision of insurance carried by such companies,  
9 associations, and exchanges, including insurance carried by  
10 the State Workmen's Insurance Fund; providing penalties; and  
11 repealing existing laws," in casualty insurance, providing  
12 for cranial hair vacuum prosthesis coverage standards for  
13 health insurance policies.

14 The General Assembly of the Commonwealth of Pennsylvania  
15 hereby enacts as follows:

16 Section 1. The act of May 17, 1921 (P.L.682, No.284), known  
17 as The Insurance Company Law of 1921, is amended by adding a  
18 section to read:

19 Section 635.8. Cranial Hair Vacuum Prosthesis Insurance  
20 Coverage.--(a) A health insurance policy shall provide that the  
21 health insurance benefits applicable under the policy include  
22 coverage for the cost of a medically necessary cranial hair  
23 vacuum prosthesis when prescribed by a physician for an

1 individual who sustains hair loss as a result of alopecia  
2 totalis or alopecia universalis.

3 (b) If a health insurance policy provides coverage or  
4 benefits to a resident of this Commonwealth, it shall be deemed  
5 to be delivered in this Commonwealth within the meaning of this  
6 section, regardless of whether the insurer issuing or delivering  
7 the policy is located within or outside this Commonwealth.

8 (c) Benefits for a cranial hair vacuum prosthesis shall be  
9 subject to any annual deductible, copayment and coinsurance  
10 provisions of a health insurance policy to the extent that other  
11 medical services covered by the policy are subject to those  
12 provisions. A benefit limit of one thousand five hundred dollars  
13 (\$1,500) once every three years shall apply to cranial hair  
14 vacuum prostheses covered under this section.

15 (d) The department may promulgate regulations as may be  
16 necessary and appropriate to carry out the provisions of this  
17 act.

18 (e) This section shall apply as follows:

19 (1) For a health insurance policy for which either rates or  
20 forms are required to be filed with the Federal Government or  
21 the department, this section shall apply to any policy for which  
22 a form or rate is first permitted to be used on or after 180  
23 days following the effective date of this section.

24 (2) For a health insurance policy for which neither rates  
25 nor forms are required to be filed with the Federal Government  
26 or the department, this section shall apply to any policy issued  
27 or renewed on or after 180 days following the effective date of  
28 this section.

29 (f) As used in this section:

30 (1) "Alopecia totalis" means an autoimmune disease resulting

1 in complete scalp hair loss.

2 (2) "Alopecia universalis" means an autoimmune disease  
3 resulting in complete body hair loss.

4 (3) "Cranial hair vacuum prosthesis" means a custom designed  
5 system utilizing specialized materials to replace hair loss due  
6 to alopecia totalis or alopecia universalis.

7 (4) "Health insurance policy" means a policy, subscriber  
8 contract, certificate or plan issued by an insurer that provides  
9 medical or health care coverage. The term does not include any  
10 of the following:

11 (i) An accident only policy.

12 (ii) A credit only policy.

13 (iii) A long-term care or disability income policy.

14 (iv) A specified disease policy.

15 (v) A Medicare supplement policy.

16 (vi) A TRICARE policy, including a Civilian Health and  
17 Medical Program of the Uniformed Services (CHAMPUS) supplement  
18 policy.

19 (vii) A fixed indemnity policy.

20 (viii) A dental only policy.

21 (ix) A vision only policy.

22 (x) A workers' compensation policy.

23 (xi) An automobile medical payment policy under 75 Pa.C.S.  
24 (relating to vehicles).

25 (xii) Any other similar policies providing for limited  
26 benefits.

27 (5) "Insurer" means an entity licensed by the department  
28 with accident and health authority to issue a policy, subscriber  
29 contract, certificate or plan that provides medical or health  
30 care coverage that is offered or governed under any of the

1 following:

2 (i) This act.

3 (ii) The act of December 29, 1972 (P.L.1701, No.364), known  
4 as the "Health Maintenance Organization Act."

5 (iii) 40 Pa.C.S. Ch. 61 (relating to hospital plan  
6 corporations) or 63 (relating to professional health services  
7 plan corporations).

8 Section 2. This act shall take effect in 60 days.