

SENATE, No. 465

STATE OF NEW JERSEY
219th LEGISLATURE

PRE-FILED FOR INTRODUCTION IN THE 2020 SESSION

Sponsored by:

Senator NICHOLAS J. SACCO

District 32 (Bergen and Hudson)

Co-Sponsored by:

Senators Vitale and Turner

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.



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:*

7
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 shall
14 provide coverage for expenses for a headpiece of human or artificial
15 hair worn to conceal scalp hair loss resulting from chemotherapy
16 treatment for cancer. The coverage for expenses for a headpiece
17 shall be subject to a written recommendation by the treating
18 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.

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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 coverage for expenses for a headpiece of human or
32 artificial hair worn to conceal scalp hair loss resulting from
33 chemotherapy treatment for cancer. The coverage for expenses for
34 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 act,

1 shall provide coverage for expenses for a headpiece of human or
2 artificial hair worn to conceal scalp hair loss resulting from
3 chemotherapy treatment for cancer. The coverage for expenses for
4 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.

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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 the
17 effective date of this act, shall provide coverage for expenses for a
18 headpiece of human or artificial hair worn to conceal scalp hair loss
19 resulting from chemotherapy treatment for cancer. The coverage
20 for expenses for a headpiece shall be subject to a written
21 recommendation by the treating physician stating that the headpiece
22 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 the
33 effective date of this act, shall provide benefits for expenses for a
34 headpiece of human or artificial hair worn to conceal scalp hair loss
35 resulting from chemotherapy treatment for cancer. The coverage
36 for expenses for a headpiece shall be subject to a written
37 recommendation by the treating physician stating that the headpiece
38 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

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

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

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

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

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

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

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

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

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

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

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 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. Also, the coverage shall be subject 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.