



**Insurance and Real Estate Committee
February 3, 2009
American Cancer Society Testimony**

5673

**HB 5673 – An Act Concerning Health Insurance Coverage for
Wigs for Individuals with Permanent Hair Loss.**

The American Cancer Society is a health-based organization that is dedicated to eliminating cancer as a major health problem and addressing the needs of cancer patients and their families. As a result, our data-driven outreach programs are designed to address the needs of cancer patients throughout the course of their illness and recovery. One of our patient services programs is the Look Good, Feel Better program where cancer survivors are provided with suggestions on how to handle the physical changes that occur during cancer treatment. This program, taught by volunteer licensed cosmetologists, teaches its participants how to select a wig, tie a scarf, and in general, feel comfortable with a very visible indication of their illness and medical treatment. Through the Look Good, Feel Better program, we are able to provide wigs free-of-charge to the program's participants. We are also able to distribute wigs through our wig banks located in a variety of locations throughout the state. Unfortunately, as a nonprofit organization, our resources are finite and have limitations.

In 2004 The Society worked with the Legislature to pass PA 04-34 which was signed into law by Governor Rowland at our Meriden Office. This act requires health insurance policies to provide at least \$350 of coverage per year for a wig prescribed by a licensed oncologist for a patient who suffers hair loss because of chemotherapy. It applies to individual and group health insurance policies delivered or issued for delivery in Connecticut that cover (1) basic hospital expenses, (2) basic medical-surgical expenses, (3) major medical expenses, (4) limited benefit expenses (individual policies only), or (5) hospital or medical services. Since passage, countless cancer patients who have undergone chemotherapy have been able to restore their confidence and self esteem as a result.

However, every year we receive numerous complaints from cancer patients who are unable, for whatever reason, to receive the coverage the law intends they be provided. While it is laudable and proper that individuals with permanent hair loss as a result of a medical condition be included in the provisions of coverage as is the intent of HB 5673, we stand ready to work with the members of the committee and all others to ensure that existing law is better understood, followed and enforced so that patients who suffer hair loss can go about their recovery without having to do battle to receive coverage they're already supposed to be receiving.

####