



General Assembly

**Substitute Bill No. 5673**

January Session, 2009

\*        HB05673APP        041609        \*

**AN ACT CONCERNING HEALTH INSURANCE COVERAGE FOR WIGS FOR INDIVIDUALS WITH HAIR LOSS DUE TO A DIAGNOSED MEDICAL CONDITION.**

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1       Section 1. Section 38a-504 of the general statutes is repealed and the  
2 following is substituted in lieu thereof (*Effective January 1, 2010*):

3       (a) Each insurance company, hospital service corporation, medical  
4 service corporation, health care center or fraternal benefit society  
5 [which] that delivers, [or] issues for delivery, renews, amends or  
6 continues in this state individual health insurance policies providing  
7 coverage of the type specified in subdivisions (1), (2), (4), (10), (11) and  
8 (12) of section 38a-469, shall provide coverage under such policies for  
9 the surgical removal of tumors and treatment of leukemia, including  
10 outpatient chemotherapy, reconstructive surgery, cost of any  
11 nondental prosthesis including any maxillo-facial prosthesis used to  
12 replace anatomic structures lost during treatment for head and neck  
13 tumors or additional appliances essential for the support of such  
14 prosthesis, outpatient chemotherapy following surgical procedure in  
15 connection with the treatment of tumors, and a wig if prescribed by (1)  
16 a licensed oncologist for a patient who suffers hair loss as a result of  
17 chemotherapy, or (2) a licensed physician or a licensed advanced  
18 practice registered nurse for a patient who suffers hair loss due to a  
19 diagnosed medical condition other than androgenetic alopecia. Such

20 benefits shall be subject to the same terms and conditions applicable to  
21 all other benefits under such policies.

22 (b) Except as provided in subsection (c) of this section, the coverage  
23 required by subsection (a) of this section shall provide at least a yearly  
24 benefit of five hundred dollars for the surgical removal of tumors, five  
25 hundred dollars for reconstructive surgery, five hundred dollars for  
26 outpatient chemotherapy, three hundred fifty dollars for a wig and  
27 three hundred dollars for a nondental prosthesis, except that for  
28 purposes of the surgical removal of breasts due to tumors the yearly  
29 benefit for such prosthesis shall be at least three hundred dollars for  
30 each breast removed.

31 (c) The coverage required by subsection (a) of this section shall  
32 provide benefits for the reasonable costs of reconstructive surgery on  
33 each breast on which a mastectomy has been performed, and  
34 reconstructive surgery on a nondiseased breast to produce a  
35 symmetrical appearance. Such benefits shall be subject to the same  
36 terms and conditions applicable to all other benefits under such  
37 policies. For the purposes of this subsection, reconstructive surgery  
38 includes, but is not limited to, augmentation mammoplasty, reduction  
39 mammoplasty and mastopexy.

40 Sec. 2. Section 38a-542 of the general statutes is repealed and the  
41 following is substituted in lieu thereof (*Effective January 1, 2010*):

42 (a) Each insurance company, hospital service corporation, medical  
43 service corporation, health care center or fraternal benefit society  
44 [which] that delivers, [or] issues for delivery, renews, amends or  
45 continues in this state group health insurance policies providing  
46 coverage of the type specified in subdivisions (1), (2), (4), (11) and (12)  
47 of section 38a-469 shall provide coverage under such policies for  
48 treatment of leukemia, including outpatient chemotherapy,  
49 reconstructive surgery, cost of any nondental prosthesis, including any  
50 maxillo-facial prosthesis used to replace anatomic structures lost  
51 during treatment for head and neck tumors or additional appliances

52 essential for the support of such prosthesis, outpatient chemotherapy  
53 following surgical procedures in connection with the treatment of  
54 tumors, a wig if prescribed by (1) a licensed oncologist for a patient  
55 who suffers hair loss as a result of chemotherapy, or (2) a licensed  
56 physician or a licensed advanced practice registered nurse for a patient  
57 who suffers hair loss due to a diagnosed medical condition other than  
58 androgenetic alopecia, and costs of removal of any breast implant  
59 which was implanted on or before July 1, 1994, without regard to the  
60 purpose of such implantation, which removal is determined to be  
61 medically necessary. Such benefits shall be subject to the same terms  
62 and conditions applicable to all other benefits under such policies.

63 (b) Except as provided in subsection (c) of this section, the coverage  
64 required by subsection (a) of this section shall provide at least a yearly  
65 benefit of one thousand dollars for the costs of removal of any breast  
66 implant, five hundred dollars for the surgical removal of tumors, five  
67 hundred dollars for reconstructive surgery, five hundred dollars for  
68 outpatient chemotherapy, three hundred fifty dollars for a wig and  
69 three hundred dollars for a nondental prosthesis, except that for  
70 purposes of the surgical removal of breasts due to tumors the yearly  
71 benefit for such prosthesis shall be at least three hundred dollars for  
72 each breast removed.

73 (c) The coverage required by subsection (a) of this section shall  
74 provide benefits for the reasonable costs of reconstructive surgery on  
75 each breast on which a mastectomy has been performed, and  
76 reconstructive surgery on a nondiseased breast to produce a  
77 symmetrical appearance. Such benefits shall be subject to the same  
78 terms and conditions applicable to all other benefits under such  
79 policies. For the purposes of this subsection, reconstructive surgery  
80 includes, but is not limited to, augmentation mammoplasty, reduction  
81 mammoplasty and mastopexy.

This act shall take effect as follows and shall amend the following sections:

Section 1	<i>January 1, 2010</i>	38a-504
Sec. 2	<i>January 1, 2010</i>	38a-542

**INS**      *Joint Favorable Subst.*

**APP**      *Joint Favorable*