

STATE OF NEW YORK

2683--A

2025-2026 Regular Sessions

IN ASSEMBLY

January 22, 2025

Introduced by M. of A. BORES -- read once and referred to the Committee on Insurance -- recommitted to the Committee on Insurance in accordance with Assembly Rule 3, sec. 2 -- committee discharged, bill amended, ordered reprinted as amended and recommitted to said committee

AN ACT to amend the insurance law, in relation to coverage for a cranial prosthesis

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

1 Section 1. This act shall be known and may be cited as the "wig insurance guarantee (W.I.G) act".

2
3 § 2. Subsection (i) of section 3216 of the insurance law is amended by
4 adding a new paragraph 42 to read as follows:

5 (42) (A) Every policy which provides coverage for prostheses shall
6 provide coverage for cranial prostheses for individuals experiencing
7 permanent or temporary medical hair loss provided:

8 (i) a licensed provider prescribes such cranial prosthesis for a
9 covered person's course of treatment for the diagnosed health condition,
10 chronic illness, or injury, including, but not limited to, alopecia
11 areata, alopecia medicamentosa, scarring alopecia, and lupus;

12 (ii) the policy provides coverage for a cranial prosthesis to a
13 covered person no more frequently than once every twelve months; and

14 (iii) the coverage is limited to seven hundred fifty dollars for each
15 instance of coverage, and shall be subject to any cost-sharing require-
16 ments that are otherwise applicable.

17 (B) For purposes of this paragraph, the term "cranial prosthesis"
18 means a wig or hairpiece.

19 § 3. Subsection (1) of section 3221 of the insurance law is amended by
20 adding a new paragraph 24 to read as follows:

21 (24) (A) Every group or blanket policy delivered or issued for deliv-
22 ery in this state that provides coverage for prostheses shall provide

EXPLANATION--Matter in italics (underscored) is new; matter in brackets
[-] is old law to be omitted.

LBD04171-02-6

1 coverage for cranial prostheses for individuals experiencing permanent
2 or temporary medical hair loss provided:

3 (i) a licensed provider prescribes the cranial prosthesis for an
4 enrollee's course of treatment for the diagnosed health condition,
5 chronic illness, or injury, including, but not limited to, alopecia
6 areata, alopecia medicamentosa, scarring alopecia, and lupus;

7 (ii) the policy provides coverage for a cranial prosthesis to an indi-
8 vidual enrollee no more frequently than once every twelve months; and

9 (iii) the coverage is limited to seven hundred fifty dollars for each
10 instance of coverage, and shall be subject to any cost-sharing require-
11 ments that are otherwise applicable.

12 (B) For purposes of this paragraph, the term "cranial prosthesis"
13 means a wig or hairpiece.

14 § 4. Section 4303 of the insurance law is amended by adding a new
15 subsection (yy) to read as follows:

16 (yy)(1) A hospital service corporation, health service corporation or
17 medical expense indemnity fund which provides coverage for prostheses
18 shall provide coverage for cranial prostheses for individuals experienc-
19 ing permanent or temporary medical hair loss provided:

20 (A) a licensed provider prescribes the cranial prosthesis for an
21 enrollee's or subscriber's course of treatment for the diagnosed health
22 condition, chronic illness, or injury, including, but not limited to,
23 alopecia areata, alopecia medicamentosa, scarring alopecia, and lupus;

24 (B) the contract provides coverage for a cranial prosthesis to an
25 individual enrollee or subscriber no more frequently than once every
26 twelve months; and

27 (C) the coverage is limited to seven hundred fifty dollars for each
28 instance of coverage, and shall be subject to any cost-sharing require-
29 ments that are otherwise applicable.

30 (2) For the purposes of this subsection, the term "cranial prosthesis"
31 means a wig or hairpiece.

32 § 5. This act shall take effect immediately and shall apply to any
33 policy issued, delivered, renewed, and/or modified on or after such
34 effective date.