STATE OF NEW YORK

4961

2025-2026 Regular Sessions

IN SENATE

February 14, 2025

Introduced by Sen. BAILEY -- read twice and ordered printed, and when printed to be committed to the Committee on Insurance

AN ACT to amend the insurance law, in relation to providing insurance coverage for cranial prostheses

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

Section 1. Subsection (i) of section 3216 of the insurance law is amended by adding a new paragraph 40 to read as follows:

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

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

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

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

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

§ 2. Subsection (l) of section 3221 of the insurance law is amended by adding a new paragraph 23 to read as follows:

(23) (A) Every group or blanket policy delivered or issued for delivery in this state that provides coverage for protheses shall provide coverage for cranial prostheses for individuals experiencing permanent or temporary medical hair loss provided:

(i) a licensed provider prescribes the cranial prosthesis for an enrollee's course of treatment for the diagnosed health condition,

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

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chronic illness, or injury, including, but not limited to, alopecia areata, alopecia medicamentosa, scarring alopecia, and lupus;

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

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

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

§ 3. Section 4303 of the insurance law is amended by adding a new subsection (ww) to read as follows:

(ww) (1) A hospital service corporation, health service corporation or medical expense indemnity fund which provides coverage for prostheses shall provide coverage for cranial prostheses for individuals experiencing permanent or temporary medical hair loss provided:

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

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

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

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

§ 4. This act shall take effect immediately and shall apply to any policy issued, delivered, renewed, and/or modified on or after such effective date of this act.