

SENATE BILL REPORT

SB 6468

As Reported By Senate Committee On:
Health & Long-Term Care, February 2, 1996

Title: An act relating to coverage for cranial hair prostheses for alopecia.

Brief Description: Providing insurance coverage for cranial hair.

Sponsors: Senators Spanel, Quigley, Wojahn, Moyer, Franklin and Deccio.

Brief History:

Committee Activity: Health & Long-Term Care: 1/30/96, 2/2/96 [DPS].

SENATE COMMITTEE ON HEALTH & LONG-TERM CARE

Majority Report: That Substitute Senate Bill No. 6468 be substituted therefor, and the substitute bill do pass.

Signed by Senators Quigley, Chair; Wojahn, Vice Chair; Deccio, Fairley, Franklin, Moyer, Thibaudeau, Winsley and Wood.

Staff: Wendy Saunders (786-7439)

Background: Alopecia areata and its variants, alopecia totalis, and alopecia universalis, are common, non-contagious, diseases that effect an estimated two million Americans. They are diseases of the hair follicle that cause large patches of baldness to the total loss of all body hair. This hair loss can be acute and short-lived, occurring in just days or weeks, or chronic with years of regrowth in some sites and progression to new sites.

Alopecia is associated with an alteration in the immunological system, but their cause is unknown. Treatments for alopecia can stimulate new hair growth, but none prevent new patches from developing.

There is concern that patients with alopecia may no longer be able to function normally, particularly women and children, and there are documented cases of adults who have lost their jobs, have been harassed and have been accused of belonging to extremist cults because of their appearance due to hair loss. Children with alopecia have been removed from mainstream classes and placed in special education classes and ostracized by their peers.

It is suggested that because alopecia is a recognized disease which can prevent a patient from functioning as they usually would, the use of cranial hair prostheses to return patients to their previous functional status must be covered as would any other prostheses.

Summary of Substitute Bill: The Legislature finds that alopecia is a recognized medical disease that can alter a patient's function status.

It is clarified that all health insurance policies that provide coverage for prostheses must provide coverage for cranial hair prostheses for patients suffering from alopecia areata, totalis or universalis.

Prostheses are only required to be provided upon the recommendation of a physician, nurse practitioner, or physician's assistant. The standard policy provisions regarding a patient's financial responsibility may apply to the provision of these benefits.

Substitute Bill Compared to Original Bill: The substitute bill clarifies that prostheses are only required to be provided upon the recommendation of a physician, nurse practitioner, or physician's assistant. It also clarifies that standard policy provisions regarding a patient's financial responsibility may apply to the provision of these benefits.

Appropriation: None.

Fiscal Note: Requested on January 17, 1996.

Effective Date: Ninety days after adjournment of session in which bill is passed.

Testimony For: Alopecia areata is a serious disease that is devastating for the patient. The lives of individuals who suffer from the disease are often severely disrupted. Losing your hair, especially for children and women, is like losing an arm or an eye. Alopecia is a rare disease and mandatory coverage for prostheses will not result in significant costs.

Testimony Against: Coverage is already provided for wigs for people who lose their hair due to chemotherapy. Health plans should be allowed to provide prostheses only in cases of medical necessity and apply standard contract provisions for patient copays and deductibles.

Testified: Senator Spanel, prime sponsor (pro); Ken Bertrand, Group Health (con).