

# SENATE BILL REPORT

## SB 5430

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As Passed Senate, March 13, 2001

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

**Brief Description:** Requiring insurers to provide coverage for cranial hair prostheses.

**Sponsors:** Senators Costa, Spanel, Franklin, Winsley, Thibaudeau, Long, Fairley, Prentice, Eide and Kohl-Welles.

**Brief History:**

**Committee Activity:** Health & Long-Term Care: 2/14/01, 2/19/01 [DP-WM].

Ways & Means: 3/6/01, 3/7/01 [DP, DNP].

Passed Senate: 3/13/01, 34-13.

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### SENATE COMMITTEE ON HEALTH & LONG-TERM CARE

**Majority Report:** Do pass and be referred to Committee on Ways & Means.

Signed by Senators Thibaudeau, Chair; Franklin, Vice Chair; Costa, Fraser and Winsley.

**Staff:** Chelsea Buchanan (786-7446)

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### SENATE COMMITTEE ON WAYS & MEANS

**Majority Report:** Do pass.

Signed by Senators Brown, Chair; Constantine, Vice Chair; Fairley, Vice Chair; Fraser, Kohl-Welles, Long, Rasmussen, Regala, B. Sheldon, Snyder, Spanel, Thibaudeau and Winsley.

**Minority Report:** Do not pass.

Signed by Senators Hewitt, Honeyford, Parlette, Rossi and Zarelli.

**Staff:** Tim Yowell (786-7435)

**Background:** Alopecia areata and its variants, alopecia totalis, and alopecia universalis, are common, noncontagious diseases that affect between two and four million Americans. It is estimated that in Washington State there are 40,000 people with this condition. The disease results in hair loss that 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. The degree of severity ranges from large patches of baldness to the total loss of all body hair.

The precise cause of alopecia is unknown; however, it has been associated with an alteration in the immunological system or abnormally low levels of a thyroid hormone. Treatments for alopecia can stimulate new hair growth, but none prevent new patches from developing.

There is concern that alopecia may affect the way that society treats patients with the disease, particularly women and children. 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 harassed and ostracized by their peers.

It is suggested that because alopecia is a recognized disease which can prevent patients 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 Bill:** The Legislature finds that alopecia is a recognized medical disease that can alter a patient's functional status.

All health insurance policies that provide coverage for prostheses must provide coverage for cranial hair prostheses for patients under 18 years of age suffering from alopecia areata, totalis or universalis. Prostheses are only required to be provided upon the recommendation of a physician, nurse practitioner, or a physician's assistant. The standard policy provisions regarding a patient's financial responsibility may apply to the provision of these benefits.

**Appropriation:** None.

**Fiscal Note:** Available.

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

**Testimony For (Health & Long-Term Care):** Alopecia and its variants are a disease, and cranial prostheses are a treatment. Children with alopecia are often ostracized, and their self-esteem suffers; cranial prostheses allow them to participate in life normally. The cost of prostheses is prohibitive; parents may have to choose between getting prostheses every few years and financing their child's education. Standard wigs are not available for children. Cranial prostheses have cost over \$37,000 from childhood to middle age. Insurance coverage is rare.

**Testimony Against (Health & Long-Term Care):** As a matter of the organization's policy, mandated benefits are opposed. The bill does not specify that coverage for cranial prostheses has to be due to medical necessity.

**Testified (Health & Long-Term Care):** Senator Jeralita "Jeri" Costa, sponsor (pro); Rietta Costa, private citizen (pro); Regina Brennan, private citizen (pro); Susie Tracy, Washington State Medical Association (con); Ken Bertrand (con).

**Testimony For (Ways & Means):** The costs may be over-estimated, because it's only when they reach school age that children are likely to access the benefit. Availability of the prostheses may also avoid other treatment costs.

**Testimony Against (Ways & Means):** None.

**Testified (Ways & Means):** Senator Jeralita "Jeri" Costa, prime sponsor (pro).

**House Amendment(s):** The House amendment deletes the requirements for insurers to provide coverage for cranial hair prostheses for children under 18. Instead, the Department of Social and Health Services must establish a program to provide payment for cranial hair prostheses for children under 18. Covered children must be suffering from alopecia, and a cranial hair prostheses must be recommended by a physician or other health care professional. If no funding is appropriated for this program, the act is null and void.