

FIRST REGULAR SESSION  
HOUSE COMMITTEE SUBSTITUTE FOR  
**HOUSE BILL NO. 455**  
**92ND GENERAL ASSEMBLY**

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Reported from the Committee on Health Care Policy April 15, 2003, with recommendation that the House Committee Substitute for House Bill No. 455 Do Pass.

STEPHEN S. DAVIS, Chief Clerk

0976L.04C

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**AN ACT**

To amend chapter 376, RSMo, by adding thereto one new section relating to health insurance.

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*Be it enacted by the General Assembly of the state of Missouri, as follows:*

Section A. Chapter 376, RSMo, is amended by adding thereto one new section, to be known as section 376.1222, to read as follows:

**376.1222. 1. Each policy issued by an entity offering individual and group health insurance which provides coverage on an expense-incurred basis, individual and group health service or indemnity type contracts issued by a nonprofit corporation, individual and group service contracts issued by a health maintenance organization, all self-insured group health arrangements to the extent not preempted by federal law, and all health care plans provided by managed health care delivery entities of any type or description, that are delivered, issued for delivery, continued or renewed in this state on or after January 1, 2004, shall provide coverage for prostheses and expenses for scalp hair prostheses worn for hair loss suffered as a result of alopecia areata or alopecia totalis for persons eighteen years of age or younger who are covered under a policy, contract, or plan.**

**2. For purposes of this section, the following terms mean:**

**(1) "Prostheses", artificial appliances used to replace lost natural structures;**

**(2) "Scalp hair prostheses", artificial substitutes for scalp hair that are made specifically for a particular individual.**

**3. The coverage required by this section shall not be more than a maximum benefit amount of two hundred dollars per calendar year or exceed a lifetime maximum benefit amount of three thousand two hundred dollars for those persons who select a more permanent scalp hair prosthesis. A person may request a one-time expenditure of up to three thousand two hundred dollars. The benefits required by this section shall expire**

20 **when total benefits paid reach three thousand two hundred dollars or when such person**  
21 **listed in subsection 1 of this section reaches eighteen years of age.**

22 **4. The health care service required by this section shall not be subject to any**  
23 **greater deductible or co-payment than other similar health care services provided by the**  
24 **policy, contract or plan.**

25 **5. Nothing in this section shall prohibit a health insurer or health benefit plan from**  
26 **providing coverage that is greater than or more favorable to persons than the coverage**  
27 **provided by this section.**

28 **6. This section shall not apply to a supplemental insurance policy, including a life**  
29 **care contract, accident-only policy, specified disease policy, hospital policy providing a**  
30 **fixed daily benefit only, Medicare supplement policy, long-term care policy, short-term**  
31 **major medical policies of six months or less duration, or any other supplemental policy.**