

HCS HB 455 -- HEALTH INSURANCE

SPONSOR: Holand (Thompson)

COMMITTEE ACTION: Voted "do pass" by the Committee on Health Care Policy by a vote of 12 to 1.

Effective January 1, 2004, this substitute requires health insurance policies to provide coverage for prostheses and scalp hair prostheses worn as a result of hair loss due to alopecia areata or alopecia totalis (areas of hair loss or total hair loss).

The insurance coverage for the prostheses and scalp hair prostheses is limited to persons 18 years of age or younger. The substitute provides a maximum benefit amount up to \$200 per calendar year and a lifetime maximum benefit amount of \$3,200. Covered persons can also request a one-time benefit which will not exceed \$3,200. Health insurers are not prohibited from providing coverage that is greater or more favorable to covered persons than is contained in the substitute.

Covered persons cannot be subject to any greater deductibles or copayments than similar health care services covered by a policy, contract, or plan.

Certain insurance policies such as supplemental policies and specified disease policies are excluded from the provisions of the substitute.

FISCAL NOTE: Not available at time of printing.

PROPOSERS: Supporters say that persons who suffer from alopecia areata or alopecia totalis should have access to insurance coverage and should not be treated differently than persons who have other medical conditions. The bill will help reduce the stigma associated with hair loss.

Testifying for the bill were Representative Thompson; St. Louis Alopecia Areata Foundation; Olivia Penn; Tyler Morice; Diana C. Morice; Jennifer Brassard; and Missouri Statewide Parent Advisory Network.

OPPOSERS: Those who oppose the bill say that mandating insurance coverage for prostheses and scalp hair prostheses will eventually result in increased health insurance premiums for enrollees.

Testifying against the bill were Blue Cross and Blue Shield of Missouri; Group Health Plan; and Missouri Association of Health

Plans.

Joseph Deering, Legislative Analyst