

HS HCS HB 455 -- HEALTH INSURANCE (Thompson)

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: Estimated Net Cost to General Revenue Fund of Unknown exceeding \$40,000 in FY 2004, FY 2005, and FY 2006. Estimated Net Cost to Patrol Highway Fund of \$5,985 in FY 2004, \$11,970 in FY 2005, and \$11,970 in FY 2006. Estimated Net Cost to Highway Fund of \$21,972 in FY 2004, \$43,944 in FY 2005, and \$43,944 in FY 2006. Estimated Net Cost to Conservation Fund of Unknown in FY 2004, FY 2005, and FY 2006. Estimated Net Income to Insurance Dedicated Fund of \$8,000 in FY 2004, \$0 in FY 2005, and \$0 in FY 2006.