

SCS HS HCS HB 455 -- HEALTH INSURANCE

Effective January 1, 2004, this bill requires health insurance policies provided through the Medicaid program, the Children's Health Insurance Program, and the Missouri Consolidated Health Care Plan 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 bill 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 policies are not prohibited from providing coverage that is greater or more favorable to covered persons than is contained in the bill.

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