



**House
Legislative
Analysis
Section**

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SCALP HAIR PROSTHESIS

House Bills 5133-5135
Sponsor: Rep. Gerald Law
Committee: Insurance

Complete to 2-23-96

A SUMMARY OF HOUSE BILLS 5133-5135 AS INTRODUCED 9-26-95

The bills would, generally speaking, require health insurers to provide benefits for scalp hair prosthesis for a person who has scalp hair loss as a result of alopecia areata if the person's physician certifies in writing the medical necessity of that proposed course of rehabilitative treatment. The term "scalp hair prosthesis" would include any artificial substitutes for scalp hair.

The required coverage would not be subject to dollar limits, deductibles, and coinsurance provisions less favorable than those for other prosthesis coverage. However, an insurer could provide that payment would only be made for 80 percent of the customary and usual costs of the scalp hair prosthesis, exclusive of any deductible.

House Bill 5133 would amend the Insurance Code (MCL 500.3406f) to apply to an expense-incurred hospital, medical, or surgical policy or certificate of commercial health insurers. House Bill 5134 would amend the Nonprofit Health Care Corporation Reform Act (MCL 550.1416b) to apply to the group and non-group certificates of Blue Cross and Blue Shield of Michigan. House Bill 5135 would amend the Public Health Code (MCL 333. 21054u) to apply to group and individual contracts of health maintenance organizations (HMOs).

House Bills 5133-5135 (2-23-96)

■ This analysis was prepared by nonpartisan House staff for use by House members in their deliberations, and does not constitute an official statement of legislative intent.