



# HOUSE BILL No. 5133

September 26, 1995, Introduced by Reps. Law, Weeks, Kukuk, Dolan, Schroer, DeMars, Bullard, Pitoniak, DeHart, Scott, Stallworth, Mathieu, Fitzgerald, Dalman and Jamian and referred to the Committee on Insurance.

A bill to amend Act No. 218 of the Public Acts of 1956,  
entitled as amended

"The insurance code of 1956,"

as amended, being sections 500.100 to 500.8302 of the Michigan  
Compiled Laws, by adding section 3406f.

## THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 Section 1. Act No. 218 of the Public Acts of 1956, as  
2 amended, being sections 500.100 to 500.8302 of the Michigan  
3 Compiled Laws, is amended by adding section 3406f to read as  
4 follows:

5 SEC. 3406F. (1) AN EXPENSE-INCURRED HOSPITAL, MEDICAL, OR  
6 SURGICAL POLICY OR CERTIFICATE DELIVERED, ISSUED FOR DELIVERY, OR  
7 RENEWED IN THIS STATE SHALL PROVIDE BENEFITS FOR SCALP HAIR  
8 PROSTHESIS FOR AN INDIVIDUAL WHO HAS SCALP HAIR LOSS AS A RESULT  
9 OF ALOPECIA AREATA IF THE INDIVIDUAL'S ATTENDING PHYSICIAN

1 CERTIFIES IN WRITING THE MEDICAL NECESSITY OF THAT PROPOSED  
2 COURSE OF REHABILITATIVE TREATMENT.

3 (2) THE COVERAGE REQUIRED BY THIS SECTION IS NOT SUBJECT TO  
4 DOLLAR LIMITS, DEDUCTIBLES, AND COINSURANCE PROVISIONS THAT ARE  
5 LESS FAVORABLE THAN THOSE FOR OTHER PROSTHESIS COVERAGE.  
6 HOWEVER, AN INSURER MAY PROVIDE THAT THE INSURER WILL ONLY PAY  
7 80% OF THE CUSTOMARY AND USUAL COSTS OF THE SCALP HAIR PROSTHESIS  
8 EXCLUSIVE OF ANY DEDUCTIBLE.

9 (3) AS USED IN THIS SECTION, "SCALP HAIR PROSTHESIS"  
10 INCLUDES ANY ARTIFICIAL SUBSTITUTES FOR SCALP HAIR.