

HOUSE BILL No. 1341

DIGEST OF INTRODUCED BILL

Citations Affected: IC 5-10-8-15.5; IC 27-8-24.5; IC 27-13-7-20.5.

Synopsis: Hair loss treatment coverage. Requires a state employee health plan, a policy of accident and sickness insurance, and a health maintenance organization contract to provide coverage for scalp cooling items for certain individuals.

Effective: July 1, 2024.

Rowray

January 10, 2024, read first time and referred to Committee on Insurance.



Second Regular Session of the 123rd General Assembly (2024)

PRINTING CODE. Amendments: Whenever an existing statute (or a section of the Indiana Constitution) is being amended, the text of the existing provision will appear in this style type, additions will appear in **this style type**, and deletions will appear in ~~this style type~~.
Additions: Whenever a new statutory provision is being enacted (or a new constitutional provision adopted), the text of the new provision will appear in **this style type**. Also, the word **NEW** will appear in that style type in the introductory clause of each SECTION that adds a new provision to the Indiana Code or the Indiana Constitution.
Conflict reconciliation: Text in a statute in *this style type* or ~~this style type~~ reconciles conflicts between statutes enacted by the 2023 Regular Session of the General Assembly.

HOUSE BILL No. 1341

A BILL FOR AN ACT to amend the Indiana Code concerning insurance.

Be it enacted by the General Assembly of the State of Indiana:

1 SECTION 1. IC 5-10-8-15.5 IS ADDED TO THE INDIANA CODE
2 AS A **NEW** SECTION TO READ AS FOLLOWS [EFFECTIVE JULY
3 1, 2024]: **Sec. 15.5. (a) As used in this section, "covered individual"**
4 **means an individual who is:**
5 (1) **entitled to coverage under a state employee health plan;**
6 **and**
7 (2) **undergoing treatment for cancer.**
8 **(b) As used in this section, "scalp cooling item" means:**
9 (1) **a cooling cap;**
10 (2) **a hypothermia cap;**
11 (3) **a cold cap; and**
12 (4) **any other therapeutic device used to cool the scalp of a**
13 **individual to prevent or reduce hair loss during**
14 **chemotherapy.**
15 **(c) As used in this section, "state employee health plan" means**
16 **a:**
17 (1) **self-insurance program established under section 7(b) of**



1 **this chapter; or**
 2 **(2) contract with a prepaid health care delivery plan that is**
 3 **entered into or renewed under section 7(c) of this chapter;**
 4 **to provide group health coverage. The term does not include a**
 5 **dental or vision plan.**

6 **(d) A state employee health plan must provide coverage for**
 7 **scalp cooling items for a covered individual.**

8 SECTION 2. IC 27-8-24.5 IS ADDED TO THE INDIANA CODE
 9 AS A NEW CHAPTER TO READ AS FOLLOWS [EFFECTIVE
 10 JULY 1, 2024]:

11 **Chapter 24.5. Coverage for Scalp Cooling Items**

12 **Sec. 1. As used in this chapter, "insured" means an individual**
 13 **who is:**

14 **(1) entitled to coverage under a policy of accident and sickness**
 15 **insurance; and**

16 **(2) undergoing treatment for cancer.**

17 **Sec. 2. (a) As used in this chapter, "policy of accident and**
 18 **sickness insurance" has the meaning set forth in IC 27-8-5-1.**

19 **(b) The term does not include the following:**

20 **(1) Accident only, credit, dental, vision, Medicare, Medicare**
 21 **supplement, long term care, or disability income insurance.**

22 **(2) Coverage issued as a supplement to liability insurance.**

23 **(3) Automobile medical payment insurance.**

24 **(4) A specified disease policy.**

25 **(5) A limited benefit health insurance policy.**

26 **(6) A short term insurance plan that:**

27 **(A) may not be renewed; and**

28 **(B) has a duration of not more than six (6) months.**

29 **(7) A policy that provides a stipulated daily, weekly, or**
 30 **monthly payment to an insured during hospital confinement,**
 31 **without regard to the actual expense of the confinement.**

32 **(8) Worker's compensation or similar insurance.**

33 **(9) A student health insurance policy.**

34 **Sec. 3. As used in this section, "scalp cooling item" means:**

35 **(1) a cooling cap;**

36 **(2) a hypothermia cap;**

37 **(3) a cold cap; and**

38 **(4) any other therapeutic device used to cool the scalp of an**
 39 **individual to prevent or reduce hair loss during**
 40 **chemotherapy.**

41 **Sec. 4. A policy of accident and sickness insurance must provide**
 42 **coverage for scalp cooling items for an insured.**



1 SECTION 3. IC 27-13-7-20.5 IS ADDED TO THE INDIANA
2 CODE AS A NEW SECTION TO READ AS FOLLOWS
3 [EFFECTIVE JULY 1, 2024]: **Sec. 20.5. (a) As used in this section,**
4 **"enrollee" includes only an enrollee who is undergoing treatment**
5 **for cancer.**

6 **(b) As used in this section, "scalp cooling item" means:**

7 **(1) a cooling cap;**

8 **(2) a hypothermia cap;**

9 **(3) a cold cap; and**

10 **(4) any other therapeutic device used to cool the scalp of an**
11 **individual to prevent or reduce hair loss during**
12 **chemotherapy.**

13 **(c) An individual contract or a group contract that provides**
14 **coverage for basic health care services must provide coverage for**
15 **scalp cooling items for an enrollee.**

