

HOUSE BILL No. 5449

January 14, 1998, Introduced by Reps. Law, Palamara and Varga and referred to the Committee on Insurance.

A bill to amend 1956 PA 218, entitled
"The insurance code of 1956,"
(MCL 500.100 to 500.8302) by adding section 3406j.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

- 1 SEC. 3406J. (1) AN EXPENSE-INCURRED HOSPITAL, MEDICAL, OR
2 SURGICAL POLICY OR CERTIFICATE DELIVERED, ISSUED FOR DELIVERY, OR
3 RENEWED IN THIS STATE SHALL PROVIDE BENEFITS FOR SCALP HAIR PROS-
4 THESIS FOR AN INDIVIDUAL WHO HAS SCALP HAIR LOSS AS A RESULT OF
5 ALOPECIA AREATA IF THE INDIVIDUAL'S ATTENDING PHYSICIAN CERTIFIES
6 IN WRITING THE MEDICAL NECESSITY OF THAT PROPOSED COURSE OF REHA-
7 BILITATIVE TREATMENT.
- 8 (2) THE COVERAGE REQUIRED BY THIS SECTION IS NOT SUBJECT TO
9 DOLLAR LIMITS, DEDUCTIBLES, AND COINSURANCE PROVISIONS THAT ARE
10 LESS FAVORABLE THAN THOSE FOR OTHER PROSTHESIS COVERAGE.
11 HOWEVER, AN INSURER MAY PROVIDE THAT THE INSURER WILL ONLY PAY

- 1 80% OF THE CUSTOMARY AND USUAL COSTS OF THE SCALP HAIR PROSTHESIS
- 2 EXCLUSIVE OF ANY DEDUCTIBLE.
- 3 (3) AS USED IN THIS SECTION, "SCALP HAIR PROSTHESIS"
- 4 INCLUDES ANY ARTIFICIAL SUBSTITUTES FOR SCALP HAIR.