

SENATE BILL REPORT

SB 5493

As Reported By Senate Committee On:
Health & Long-Term Care, February 6, 1998

Title: An act relating to coverage for cranial hair prostheses for alopecia areata.

Brief Description: Providing insurance coverage for cranial hair.

Sponsors: Senators Spanel, Deccio, Wojahn, Wood, Franklin, Strannigan and Fairley.

Brief History:

Committee Activity: Health & Long-Term Care: 2/21/97; 2/6/98.

SENATE COMMITTEE ON HEALTH & LONG-TERM CARE

Majority Report: Do pass and be referred to Committee on Ways & Means.

Signed by Senators Deccio, Chair; Wood, Vice Chair; Benton, Fairley, Franklin, Strannigan and Wojahn.

Staff: Jonathan Seib (786-7427)

Background: Alopecia areata and its variants, alopecia totalis, and alopecia universalis, are common, non-contagious diseases that affect an estimated two million Americans. They are diseases of the hair follicle that cause large patches of baldness to the total loss of all body hair. This hair loss can be acute and short-lived, occurring in just days or weeks, or chronic with years of regrowth in some sites and progression to new sites.

Alopecia is associated with an alteration in the immunological system, but its cause is unknown. Treatments for alopecia can stimulate new hair growth, but none prevent new patches from developing.

There is concern that patients with alopecia may no longer be able to function normally, particularly women and children, and there are documented cases of adults who have lost their jobs, have been harassed and have been accused of belonging to extremist cults because of their appearance due to hair loss. Children with alopecia have been removed from mainstream classes and placed in special education classes and ostracized by their peers.

It is suggested that because alopecia is a recognized disease which can prevent patients from functioning as they usually would, the use of cranial hair prostheses to return patients to their previous functional status must be covered as would any other prostheses.

Summary of Bill: The Legislature finds that alopecia is a recognized medical disease that can alter a patient's function status.

All health insurance policies that provide coverage for prostheses must provide coverage for cranial hair prostheses for patients suffering from alopecia areata, totalis or universalis.

Protheses are only required to be provided upon the recommendation of a physician, nurse practitioner, or physician's assistant. The standard policy provisions regarding a patient's financial responsibility may apply to the provision of these benefits.

Appropriation: None.

Fiscal Note: Available.

Effective Date: Ninety days after adjournment of session in which bill is passed.

Testimony For: Although coverage for hair prostheses is often dismissed as unimportant, for those who suffer the sudden and complete loss of hair associated with alopecia, it is very important. The coverage required by the bill is conditional, and would not impose significant new costs on insurers.

Testimony Against: Mandating benefits denies consumers choice and creates an unlevel playing field. There is an established sunrise- process to review mandated benefit proposals, and this bill has not gone through that process.

Testified: PRO: Senator Spanel, prime sponsor; CON: Jim Halstrom, Health Care Purchaser's Association; Mel Sorensen, Washington Physicians Services; Rick Wickman, Blue Cross; Ken Bertrand, Group Health.