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SENATE BILL 5493

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State of Washington

55th Legislature

1997 Regular Session

By Senators Spanel, Deccio, Wojahn, Wood, Franklin, Strannigan and Fairley

Read first time 01/28/97. Referred to Committee on Health & Long-Term Care.

1 AN ACT Relating to coverage for cranial hair prostheses for  
2 alopecia areata; adding a new section to chapter 41.05 RCW; adding a  
3 new section to chapter 48.20 RCW; adding a new section to chapter 48.21  
4 RCW; adding a new section to chapter 48.44 RCW; adding a new section to  
5 chapter 48.46 RCW; and creating a new section.

6 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

7 NEW SECTION. **Sec. 1.** (1) The legislature finds the following:

8 (a) Alopecia areata and its variants, alopecia totalis and alopecia  
9 universalis, are common, noncontagious diseases that affect an  
10 estimated two million Americans. They are diseases of the hair  
11 follicle with results ranging from large patches of baldness to the  
12 total loss of all body hair. This hair loss can be acute and short-  
13 lived, occurring in just days or weeks, or chronic with years of  
14 regrowth in some sites and progression to new sites.

15 (b) Alopecia areata and its variants are associated with an  
16 alteration in the immunological system, but their cause is unknown.

17 (c) Treatments for alopecia areata, totalis, and universalis using  
18 immunomodulating agents can stimulate new hair growth, but none prevent  
19 new patches from developing. These treatments must be continued to

1 maintain their effect, but treatment for alopecia areata may stop when  
2 the disease goes into spontaneous remission. There are concerns  
3 surrounding the long-term use and side effects of some of the  
4 treatments.

5 (d) Patients with alopecia areata, totalis, and universalis may  
6 suffer a profound alteration in their functional status, particularly  
7 women and children. There are documented cases of adults who have lost  
8 their jobs, have been harassed, and have been accused of belonging to  
9 extremist cults because of their appearance due to hair loss. Children  
10 with alopecia areata, totalis, or universalis have been removed from  
11 mainstream classes and placed in special education classes and  
12 ostracized by their peers.

13 (e) Alopecia areata, totalis, and universalis are recognized  
14 medical disease processes, which cause severe hair loss that can alter  
15 a patient's functional status. The use of cranial hair prostheses  
16 returns patients to their previous functional status.

17 (2) It is the intent of the legislature to clarify that policies  
18 that provide benefits for prostheses must provide benefits for cranial  
19 hair prostheses for alopecia areata, totalis, or universalis.

20 NEW SECTION. **Sec. 2.** A new section is added to chapter 41.05 RCW  
21 to read as follows:

22 All state-purchased health care that provides coverage for  
23 prostheses shall include coverage for cranial hair prostheses for  
24 patients suffering from alopecia areata, totalis, or universalis, to  
25 the extent that benefits are provided for alopecia areata, totalis, or  
26 universalis, provided that such services are delivered upon the  
27 recommendation of the patient's physician or advanced registered nurse  
28 practitioner as authorized by the nursing care quality assurance  
29 commission pursuant to chapter 18.79 RCW or physician assistant  
30 pursuant to chapter 18.71A RCW.

31 This section shall not be construed to prevent the application of  
32 standard health plan provisions applicable to other benefits such as  
33 deductible or copayment provisions. This section does not limit the  
34 authority of the state health care authority to negotiate rates and  
35 contract with specific providers for the delivery of prostheses. This  
36 section does not apply to medicare supplement policies or supplemental  
37 contracts covering a specified disease or other limited benefits.

1        NEW SECTION.    **Sec. 3.**    A new section is added to chapter 48.20 RCW  
2 to read as follows:

3        An insurer that offers to any individual a health benefit plan that  
4 provides coverage for prostheses shall include coverage for cranial  
5 hair prostheses for patients suffering from alopecia areata, totalis,  
6 or universalis, to the extent that benefits are provided for alopecia  
7 areata, totalis, or universalis, provided that such services are  
8 delivered upon the recommendation of the patient's physician or  
9 advanced registered nurse practitioner as authorized by the nursing  
10 care quality assurance commission pursuant to chapter 18.79 RCW or  
11 physician assistant pursuant to chapter 18.71A RCW.

12        This section shall not be construed to prevent the application of  
13 standard health plan provisions applicable to other benefits such as  
14 deductible or copayment provisions. This section does not limit the  
15 authority of the state health care authority to negotiate rates and  
16 contract with specific providers for the delivery of prostheses. This  
17 section does not apply to medicare supplement policies or supplemental  
18 contracts covering a specified disease or other limited benefits.

19        NEW SECTION.    **Sec. 4.**    A new section is added to chapter 48.21 RCW  
20 to read as follows:

21        A group insurance contract or blanket disability insurance contract  
22 that provides coverage for prostheses shall include coverage for  
23 cranial hair prostheses for patients suffering from alopecia areata,  
24 totalis, or universalis, to the extent that benefits are provided for  
25 alopecia areata, totalis, or universalis, provided that such services  
26 are delivered upon the recommendation of the patient's physician or  
27 advanced registered nurse practitioner as authorized by the nursing  
28 care quality assurance commission pursuant to chapter 18.79 RCW or  
29 physician assistant pursuant to chapter 18.71A RCW.

30        This section shall not be construed to prevent the application of  
31 standard health plan provisions applicable to other benefits such as  
32 deductible or copayment provisions. This section does not limit the  
33 authority of the state health care authority to negotiate rates and  
34 contract with specific providers for the delivery of prostheses. This  
35 section does not apply to medicare supplement policies or supplemental  
36 contracts covering a specified disease or other limited benefits.

1        NEW SECTION.    **Sec. 5.**    A new section is added to chapter 48.44 RCW  
2 to read as follows:

3        A health service contractor that provides coverage for prostheses  
4 shall include coverage for cranial hair prostheses for patients  
5 suffering from alopecia areata, totalis, or universalis, to the extent  
6 that benefits are provided for alopecia areata, totalis, or  
7 universalis, provided that such services are delivered upon the  
8 recommendation of the patient's physician or advanced registered nurse  
9 practitioner as authorized by the nursing care quality assurance  
10 commission pursuant to chapter 18.79 RCW or physician assistant  
11 pursuant to chapter 18.71A RCW.

12        This section shall not be construed to prevent the application of  
13 standard health plan provisions applicable to other benefits such as  
14 deductible or copayment provisions. This section does not limit the  
15 authority of the state health care authority to negotiate rates and  
16 contract with specific providers for the delivery of prostheses. This  
17 section does not apply to medicare supplement policies or supplemental  
18 contracts covering a specified disease or other limited benefits.

19        NEW SECTION.    **Sec. 6.**    A new section is added to chapter 48.46 RCW  
20 to read as follows:

21        A health maintenance organization that provides coverage for  
22 prostheses shall include coverage for cranial hair prostheses for  
23 patients suffering from alopecia areata, totalis, or universalis, to  
24 the extent that benefits are provided for alopecia areata, totalis, or  
25 universalis, provided that such services are delivered upon the  
26 recommendation of the patient's physician or advanced registered nurse  
27 practitioner as authorized by the nursing care quality assurance  
28 commission pursuant to chapter 18.79 RCW or physician assistant  
29 pursuant to chapter 18.71A RCW.

30        This section shall not be construed to prevent the application of  
31 standard health plan provisions applicable to other benefits such as  
32 deductible or copayment provisions. This section does not limit the  
33 authority of the state health care authority to negotiate rates and  
34 contract with specific providers for the delivery of prostheses. This  
35 section does not apply to medicare supplement policies or supplemental  
36 contracts covering a specified disease or other limited benefits.

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