

# MAINE STATE LEGISLATURE

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# 119th MAINE LEGISLATURE

## FIRST REGULAR SESSION-1999

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Legislative Document

No. 834

H.P. 594

House of Representatives, January 28, 1999

**An Act to Provide Insurance Coverage for Wigs Required for Medical Reasons.**

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Reference to the Committee on Banking and Insurance suggested and ordered printed.

A handwritten signature in cursive script that reads "Joseph W. Mayo".

JOSEPH W. MAYO, Clerk

Presented by Representative O'BRIEN of Augusta.  
Cosponsored by Representatives: CAMERON of Rumford, GILLIS of Danforth,  
SNOWE-MELLO of Poland, TRAHAN of Waldoboro.

Be it enacted by the People of the State of Maine as follows:

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Sec. 1. 22 MRSA §3173-F is enacted to read:

**§3173-F. Reimbursement for wigs**

Through a program of Medicaid coverage, the department shall provide reimbursement, to the maximum extent allowable under the United States Social Security Act, Title XIX or successors to it, for the purchase of a wig or hairpiece when the wig or hairpiece is purchased to cover baldness or thin hair resulting from a disease attested to by a physician.

Sec. 2. 24-A MRSA §2745-H is enacted to read:

**§2745-H. Coverage for wigs**

1. Required coverage. All individual insurance policies and contracts except accidental injury, specified disease, hospital indemnity, Medicare supplement, long-term care and other limited benefit health insurance policies and contracts must provide coverage for the purchase of a wig or hairpiece when the wig or hairpiece is purchased to cover baldness or thin hair resulting from a disease attested to by a physician.

2. Application. The requirements of this section apply to all policies, contracts and certificates executed, delivered, issued for delivery, continued or renewed in this State on or after October 1, 1999. For purposes of this section, all contracts are deemed to be renewed no later than the next yearly anniversary of the contract date.

Sec. 3. 24-A MRSA §2837-I is enacted to read:

**§2837-I. Coverage for wigs**

1. Required coverage. All group insurance policies and contracts except accidental injury, specified disease, hospital indemnity, Medicare supplement, long-term care and other limited benefit health insurance policies and contracts must provide coverage for the purchase of a wig or hairpiece when the wig or hairpiece is purchased to cover baldness or thin hair resulting from a disease attested to by a physician.

2. Application. The requirements of this section apply to all policies, contracts and certificates executed, delivered, issued for delivery, continued or renewed in this State on or after October 1, 1999. For purposes of this section, all contracts are deemed to be renewed no later than the next yearly anniversary of the contract date.

2           Sec. 4. 24-A MRSA §4245 is enacted to read:

4       §4245. Coverage for wigs

6           1. Required coverage. All health maintenance organization  
8           individual and group contracts must provide coverage for the  
10           purchase of a wig or hairpiece when the wig or hairpiece is  
          purchased to cover baldness or thin hair resulting from a disease  
          attested to by a physician.

12           2. Application. The requirements of this section apply to  
14           all policies, contracts and certificates executed, delivered,  
16           issued for delivery, continued or renewed in this State on or  
          after October 1, 1999. For purposes of this section, all  
          contracts are deemed to be renewed no later than the next yearly  
          anniversary of the contract date.

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**SUMMARY**

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          This bill requires individual and group health insurance  
24           policies and health maintenance organization contracts to cover  
          the purchase of a wig or hairpiece when the purchase is made to  
          cover baldness or thin hair resulting from a disease attested to  
26           by a physician. The bill requires similar Medicaid reimbursement  
          to the extent allowed by federal law.