

2026 -- S 2455 SUBSTITUTE A

LC003420/SUB A

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2026

A N A C T

RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

Introduced By: Senators LaMountain, Bissaillon, Patalano, Murray, Felag, Urso,  
Appollonio, DiPalma, Britto, and Burke  
Date Introduced: February 06, 2026

Referred To: Senate Health & Human Services

It is enacted by the General Assembly as follows:

1 SECTION 1. Chapter 27-18 of the General Laws entitled "Accident and Sickness Insurance  
2 Policies" is hereby amended by adding thereto the following section:

3 **27-18-68.1. Mandatory coverage for scalp cooling systems.**

4 (a) As used in this section, the phrase "scalp cooling systems" means any medical device  
5 that has been approved by the U.S. Food and Drug Administration and designed to cool the human  
6 scalp to prevent or reduce chemotherapy-induced or related alopecia before, during, and/or after  
7 chemotherapy administration for cancer treatment.

8 (b) Every individual or group hospital or medical expense insurance policy or individual  
9 or group hospital or medical services plan contract delivered, issued for delivery, or renewed in this  
10 state on or after January 1, 2027, shall provide coverage to individuals diagnosed with cancer and  
11 undergoing chemotherapy treatments for scalp cooling systems, as prescribed.

12 (c) This section shall not apply to insurance coverage providing benefits for:

13 (1) Hospital confinement indemnity;

14 (2) Disability income;

15 (3) Accident only;

16 (4) Long-term care;

17 (5) Medicare supplement;

18 (6) Limited benefit health;

19 (7) Specified disease indemnity;

1 [\(8\) Sickness or bodily injury or death by accident or both; and](#)

2 [\(9\) Other limited benefit policies.](#)

3 SECTION 2. Chapter 27-19 of the General Laws entitled "Nonprofit Hospital Service  
4 Corporations" is hereby amended by adding thereto the following section:

5 **27-19-59.1. Mandatory coverage for scalp cooling systems.**

6 [\(a\) As used in this section, the phrase "scalp cooling systems" means any medical device](#)  
7 [that has been approved by the U.S. Food and Drug Administration and designed to cool the human](#)  
8 [scalp to prevent or reduce chemotherapy-induced or related alopecia before, during, and/or after](#)  
9 [chemotherapy administration for cancer treatment.](#)

10 [\(b\) Every individual or group hospital or medical expense insurance policy or individual](#)  
11 [or group hospital or medical services plan contract delivered, issued for delivery, or renewed in this](#)  
12 [state on or after January 1, 2027, shall provide coverage to individuals diagnosed with cancer and](#)  
13 [undergoing chemotherapy treatments for scalp cooling systems, as prescribed.](#)

14 [\(c\) This section shall not apply to insurance coverage providing benefits for:](#)

15 [\(1\) Hospital confinement indemnity;](#)

16 [\(2\) Disability income;](#)

17 [\(3\) Accident only;](#)

18 [\(4\) Long-term care;](#)

19 [\(5\) Medicare supplement;](#)

20 [\(6\) Limited benefit health;](#)

21 [\(7\) Specified disease indemnity;](#)

22 [\(8\) Sickness or bodily injury or death by accident or both; and](#)

23 [\(9\) Other limited benefit policies.](#)

24 SECTION 3. Chapter 27-20 of the General Laws entitled "Nonprofit Medical Service  
25 Corporations" is hereby amended by adding thereto the following section:

26 **27-20-54.1. Mandatory coverage for scalp cooling systems.**

27 [\(a\) As used in this section, the phrase "scalp cooling systems" means any medical device](#)  
28 [that has been approved by the U.S. Food and Drug Administration and designed to cool the human](#)  
29 [scalp to prevent or reduce chemotherapy-induced or related alopecia before, during, and/or after](#)  
30 [chemotherapy administration for cancer treatment.](#)

31 [\(b\) Every individual or group hospital or medical expense insurance policy or individual](#)  
32 [or group hospital or medical services plan contract delivered, issued for delivery, or renewed in this](#)  
33 [state on or after January 1, 2027, shall provide coverage to individuals diagnosed with cancer and](#)  
34 [undergoing chemotherapy treatments for scalp cooling systems, as prescribed.](#)

- 1           (c) This section shall not apply to insurance coverage providing benefits for:
- 2           (1) Hospital confinement indemnity;
- 3           (2) Disability income;
- 4           (3) Accident only;
- 5           (4) Long-term care;
- 6           (5) Medicare supplement;
- 7           (6) Limited benefit health;
- 8           (7) Specified disease indemnity;
- 9           (8) Sickness or bodily injury or death by accident or both; and
- 10          (9) Other limited benefit policies.

11           SECTION 4. Chapter 27-41 of the General Laws entitled "Health Maintenance  
12 Organizations" is hereby amended by adding thereto the following section:

13           **27-41-71.1. Mandatory coverage for scalp cooling systems.**

14           (a) As used in this section, the phrase "scalp cooling systems" means any medical device  
15 that has been approved by the U.S. Food and Drug Administration and designed to cool the human  
16 scalp to prevent or reduce chemotherapy-induced or related alopecia before, during, and/or after  
17 chemotherapy administration for cancer treatment.

18           (b) Every individual or group hospital or medical expense insurance policy or individual  
19 or group hospital or medical services plan contract delivered, issued for delivery, or renewed in this  
20 state on or after January 1, 2027, shall provide coverage to individuals diagnosed with cancer and  
21 undergoing chemotherapy treatments for scalp cooling systems, as prescribed.

- 22           (c) This section shall not apply to insurance coverage providing benefits for:
- 23           (1) Hospital confinement indemnity;
- 24           (2) Disability income;
- 25           (3) Accident only;
- 26           (4) Long-term care;
- 27           (5) Medicare supplement;
- 28           (6) Limited benefit health;
- 29           (7) Specified disease indemnity;
- 30           (8) Sickness or bodily injury or death by accident or both; and
- 31           (9) Other limited benefit policies.

32           SECTION 5. This act shall take effect upon passage.

EXPLANATION  
BY THE LEGISLATIVE COUNCIL  
OF  
A N A C T  
RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

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- 1           This act would mandate insurance coverage for scalp cooling treatments for cancer patients
- 2           undergoing chemotherapy to prevent hair loss during chemotherapy treatments.
- 3           This act would take effect upon passage.

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