

2025 -- H 6158

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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2025

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A N A C T

RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

Introduced By: Representatives Ackerman, McNamara, Serpa, Fellela, McEntee, and
Diaz

Date Introduced: April 02, 2025

Referred To: House 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) Every individual or group hospital or medical expense insurance policy or individual
5 or group hospital or medical services plan contract delivered, issued for delivery, or renewed in this
6 state on or after January 1, 2026, shall provide coverage to individuals diagnosed with breast cancer
7 and undergoing chemotherapy treatments for scalp cooling systems to preserve hair during
8 chemotherapy treatments.

9 (b) This section shall not apply to insurance coverage providing benefits for:

10 (1) Hospital confinement indemnity;

11 (2) Disability income;

12 (3) Accident only;

13 (4) Long-term care;

14 (5) Medicare supplement;

15 (6) Limited benefit health;

16 (7) Specified disease indemnity;

17 (8) Sickness or bodily injury or death by accident or both; and

18 (9) Other limited benefit policies.

19 SECTION 2. Chapter 27-19 of the General Laws entitled "Nonprofit Hospital Service

1 Corporations" is hereby amended by adding thereto the following section:

2 **27-19-59.1. Mandatory coverage for scalp cooling systems.**

3 (a) Every individual or group hospital or medical expense insurance policy or individual
4 or group hospital or medical services plan contract delivered, issued for delivery, or renewed in this
5 state on or after January 1, 2026, shall provide coverage to individuals diagnosed with breast cancer
6 and undergoing chemotherapy treatments for scalp cooling systems to preserve hair during
7 chemotherapy treatments.

8 (b) This section shall not apply to insurance coverage providing benefits for:

9 (1) Hospital confinement indemnity;

10 (2) Disability income;

11 (3) Accident only;

12 (4) Long-term care;

13 (5) Medicare supplement;

14 (6) Limited benefit health;

15 (7) Specified disease indemnity;

16 (8) Sickness or bodily injury or death by accident, or both; and

17 (9) Other limited benefit policies.

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

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

21 (a) Every individual or group hospital or medical expense insurance policy or individual
22 or group hospital or medical services plan contract delivered, issued for delivery, or renewed in this
23 state on or after January 1, 2026, shall provide coverage to individuals diagnosed with breast cancer
24 and undergoing chemotherapy treatments for scalp cooling systems to preserve hair during
25 chemotherapy treatments.

26 (b) This section shall not apply to insurance coverage providing benefits for:

27 (1) Hospital confinement indemnity;

28 (2) Disability income;

29 (3) Accident only;

30 (4) Long-term care;

31 (5) Medicare supplement;

32 (6) Limited benefit health;

33 (7) Specified disease indemnity;

34 (8) Sickness or bodily injury or death by accident, or both; and

1 (9) Other limited benefit policies.

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

4 **27-41-71.1. Mandatory coverage for scalp cooling systems.**

5 (a) Every individual or group hospital or medical expense insurance policy or individual
6 or group hospital or medical services plan contract delivered, issued for delivery, or renewed in this
7 state on or after January 1, 2026, shall provide coverage to individuals diagnosed with breast cancer
8 and undergoing chemotherapy treatments for scalp cooling systems to preserve hair during
9 chemotherapy treatments.

10 (b) This section shall not apply to insurance coverage providing benefits for:

11 (1) Hospital confinement indemnity;

12 (2) Disability income;

13 (3) Accident only;

14 (4) Long-term care;

15 (5) Medicare supplement;

16 (6) Limited benefit health;

17 (7) Specified disease indemnity;

18 (8) Sickness or bodily injury or death by accident, or both; and

19 (9) Other limited benefit policies.

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

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

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

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