

STATE OF NEW YORK

2683

2025-2026 Regular Sessions

IN ASSEMBLY

January 22, 2025

Introduced by M. of A. BORES -- read once and referred to the Committee on Insurance

AN ACT to amend the social services law and the insurance law, in relation to coverage for a cranial prosthesis

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

1 Section 1. This act shall be known and may be cited as the "wig insurance guarantee (W.I.G) act".

2 § 2. Subdivision 2 of section 365-a of the social services law is amended by adding a new paragraph (nn) to read as follows:

3 (nn) (i) cranial prosthesis for individuals experiencing permanent or
4 temporary medical hair loss when:

5 (1) prescribed by a licensed provider for the course of treatment for
6 a diagnosed health condition, chronic illness, or injury, including, but
7 not limited to, alopecia areata, alopecia medicamentosa, scarring alopecia,
8 and lupus;

9 (2) the policy provides coverage for a cranial prosthesis to a recipient
10 no more frequently than once every twelve months; and

11 (3) the coverage is limited to seven hundred fifty dollars for each
12 instance of coverage, and shall be subject to any cost-sharing requirements
13 that are otherwise applicable.

14 (ii) For the purposes of this paragraph, the term "cranial prosthesis"
15 means a wig or hairpiece.

16 § 3. Subsection (i) of section 3216 of the insurance law is amended by adding a new paragraph 40 to read as follows:

17 (40) (A) Every policy which provides coverage for prostheses shall
18 provide coverage for cranial prostheses for individuals experiencing
19 permanent or temporary medical hair loss provided:

20 (i) a licensed provider prescribes such cranial prosthesis for a
21 covered person's course of treatment for the diagnosed health condition,
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EXPLANATION--Matter in italics (underscored) is new; matter in brackets [-] is old law to be omitted.

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chronic illness, or injury, including, but not limited to, alopecia areata, alopecia medicamentosa, scarring alopecia, and lupus;

(ii) the policy provides coverage for a cranial prosthesis to a covered person no more frequently than once every twelve months; and

(iii) the coverage is limited to seven hundred fifty dollars for each instance of coverage, and shall be subject to any cost-sharing requirements that are otherwise applicable.

(B) For purposes of this paragraph, the term "cranial prosthesis" means a wig or hairpiece.

§ 4. Subsection (1) of section 3221 of the insurance law is amended by adding a new paragraph 23 to read as follows:

(23) (A) Every group or blanket policy delivered or issued for delivery in this state that provides coverage for prostheses shall provide coverage for cranial prostheses for individuals experiencing permanent or temporary medical hair loss provided:

(i) a licensed provider prescribes the cranial prosthesis for an enrollee's course of treatment for the diagnosed health condition, chronic illness, or injury, including, but not limited to, alopecia areata, alopecia medicamentosa, scarring alopecia, and lupus;

(ii) the policy provides coverage for a cranial prosthesis to an individual enrollee no more frequently than once every twelve months; and

(iii) the coverage is limited to seven hundred fifty dollars for each instance of coverage, and shall be subject to any cost-sharing requirements that are otherwise applicable.

(B) For purposes of this paragraph, the term "cranial prosthesis" means a wig or hairpiece.

§ 5. Section 4303 of the insurance law is amended by adding a new subsection (ww) to read as follows:

(ww)(1) A hospital service corporation, health service corporation or medical expense indemnity fund which provides coverage for prostheses shall provide coverage for cranial prostheses for individuals experiencing permanent or temporary medical hair loss provided:

(A) a licensed provider prescribes the cranial prosthesis for an enrollee's or subscriber's course of treatment for the diagnosed health condition, chronic illness, or injury, including, but not limited to, alopecia areata, alopecia medicamentosa, scarring alopecia, and lupus;

(B) the contract provides coverage for a cranial prosthesis to an individual enrollee or subscriber no more frequently than once every twelve months; and

(C) the coverage is limited to seven hundred fifty dollars for each instance of coverage, and shall be subject to any cost-sharing requirements that are otherwise applicable.

(2) For the purposes of this subsection, the term "cranial prosthesis" means a wig or hairpiece.

§ 6. This act shall take effect immediately and shall apply to any policy issued, delivered, renewed, and/or modified on or after such effective date.