

# HOUSE BILL No. 4344

March 13, 2019, Introduced by Reps. Hertel, Hoadley, Stone, Elder, Sabo, Cherry, Cynthia Johnson, Yaroach, Sowerby, Ellison, Sneller, Hood, Shannon, Manoogian, Wittenberg, Kennedy, Brenda Carter, Cambensy, Clemente, Coleman, Wozniak, Schroeder, Brixie, Jones and Love and referred to the Committee on Insurance.

A bill to amend 1956 PA 218, entitled  
"The insurance code of 1956,"  
(MCL 500.100 to 500.8302) by adding section 3406u.

**THE PEOPLE OF THE STATE OF MICHIGAN ENACT:**

1           **SEC. 3406U. (1) A HEALTH INSURANCE POLICY DELIVERED, ISSUED**  
2           **FOR DELIVERY, OR RENEWED IN THIS STATE SHALL PROVIDE BENEFITS FOR**  
3           **CRANIAL HAIR PROSTHESIS FOR AN INDIVIDUAL WHO IS LESS THAN 19 YEARS**  
4           **OF AGE AND HAS CRANIAL HAIR LOSS AS A RESULT OF A MEDICAL CONDITION**  
5           **OR AS A RESULT OF TREATMENT FOR A MEDICAL CONDITION.**

6           **(2) THE COVERAGE REQUIRED BY THIS SECTION IS NOT SUBJECT TO**  
7           **DOLLAR LIMITS, DEDUCTIBLES, AND COINSURANCE PROVISIONS THAT ARE**  
8           **LESS FAVORABLE THAN THOSE FOR OTHER PROSTHESIS COVERAGE.**

9           **(3) AS USED IN THIS SECTION, "CRANIAL HAIR PROSTHESIS"**  
10          **INCLUDES ANY HUMAN OR SYNTHETIC SUBSTITUTES FOR CRANIAL HAIR.**

11          Enacting section 1. This amendatory act takes effect 90 days

1 after the date it is enacted into law.

2 Enacting section 2. This amendatory act applies to health  
3 insurance policies delivered, executed, issued, amended, adjusted,  
4 or renewed in this state, or outside of this state if covering  
5 residents of this state, beginning 90 days after the date this  
6 amendatory act is enacted into law.