

House Bill 1427

By: Representatives Willis of the 55<sup>th</sup>, Crawford of the 89<sup>th</sup>, Miller of the 62<sup>nd</sup>, and Cannon of the 58<sup>th</sup>

A BILL TO BE ENTITLED  
AN ACT

1 To amend Article 1 of Chapter 18 of Title 45 of the Official Code of Georgia Annotated,  
2 relating to state employees' health insurance plan and post-employment health benefit fund,  
3 so as to require the state health benefit plan to cover cranial prostheses for certain covered  
4 persons experiencing partial or complete loss of body hair; to provide for definitions; to  
5 provide for cost-sharing requirements; to repeal conflicting laws; and for other purposes.

6 BE IT ENACTED BY THE GENERAL ASSEMBLY OF GEORGIA:

7 **SECTION 1.**

8 Article 1 of Chapter 18 of Title 45 of the Official Code of Georgia Annotated, relating to  
9 state employees' health insurance plan and post-employment health benefit fund, is amended  
10 by adding a new Code section to read as follows:

11 "45-18-4.3.

12 (a) As used in this Code section, the term:

13 (1) 'Alopecia' means the partial or complete loss of body hair caused by a severe  
14 autoimmune condition. Such term includes alopecia totalis, alopecia universalis,  
15 ophiasis, other alopecia areata, and alopecia areata, unspecified.

16 (2) 'Cost-sharing requirement' means a deductible, coinsurance, or copayment and any  
17 maximum limitation on the application of such a deductible, coinsurance, copayment, or  
18 similar out-of-pocket expense.

19 (3) 'Covered person' means an individual covered under the state health benefit plan.

20 (4) 'Cranial prosthesis' means a medical wig or hairpiece.

21 (5) 'State health benefit plan' means the health insurance plan or plans established  
22 pursuant to this article, for public school teachers and employees, dependents, and  
23 retirees pursuant to Part 6 of Article 17 of Chapter 2 of Title 20, and for members,  
24 employees, dependents, and retirees of the Board of Regents of the University System of  
25 Georgia pursuant to Code Section 31-2-4.

26 (b) Beginning January 1, 2027, the state health benefit plan shall include coverage for  
27 cranial prostheses for any covered persons experiencing permanent or temporary full or  
28 partial hair loss when such prostheses are prescribed by a licensed provider for use as part  
29 of a course of rehabilitative treatment for a diagnosed health condition, illness, or injury,  
30 including, but not limited to, alopecia, cancer, hair loss after cancer treatments such as  
31 chemotherapy or radiation, or scalp injuries.

32 (c) The benefits of the state health benefit plan as provided in subsection (b) of this Code  
33 section shall be subject to the same cost-sharing requirements established for other covered  
34 benefits within such state health benefit plan. Special deductibles, coinsurance, copayment,  
35 or other limitations that are not generally applicable to other medical devices or services  
36 covered by the state health benefit plan shall not be imposed regarding such benefits."

37 **SECTION 2.**

38 All laws and parts of laws in conflict with this Act are repealed.