



General Assembly

February Session, 2026

**Governor's Bill No. 88**

LCO No. 527



Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:

Request of the Governor Pursuant  
to Joint Rule 9

***AN ACT REQUIRING INSURANCE COVERAGE FOR SCALP COOLING.***

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. (NEW) (*Effective January 1, 2027*) (a) For the purposes of this  
2 section, "scalp cooling system" means any device designed and intended  
3 for repeated medical use to cool the human scalp to prevent or reduce  
4 hair loss as a result of chemotherapy.

5 (b) (1) Each individual health insurance policy providing coverage of  
6 the type specified in subdivisions (1), (2), (4), (11), (12) and (13) of section  
7 38a-469 of the general statutes delivered, issued for delivery, renewed,  
8 amended or continued in this state on or after January 1, 2027, that  
9 provides coverage for chemotherapy shall provide coverage for scalp  
10 cooling systems used in connection with such chemotherapy that is at  
11 least equivalent to such coverage provided under Medicare.

12 (2) No policy described in subdivision (1) of this subsection shall  
13 impose a coinsurance, copayment, deductible or other out-of-pocket  
14 expense for any such scalp cooling system that is more restrictive than

15 that imposed on substantially all other benefits provided under such  
16 policy, except that a high deductible health plan, as such term is used in  
17 subsection (f) of section 38a-493 of the general statutes, shall not be  
18 subject to the deductible limits set forth in this subdivision or under  
19 Medicare pursuant to subdivision (1) of this subsection.

20 (c) Any individual health insurance policy may require prior  
21 authorization for scalp cooling systems, provided such prior  
22 authorization is required in the same manner and to the same extent as  
23 is required for other covered benefits under such policy.

24 Sec. 2. (NEW) (*Effective January 1, 2027*) (a) For the purposes of this  
25 section, "scalp cooling system" means any device designed and intended  
26 for repeated medical use to cool the human scalp to prevent or reduce  
27 hair loss as a result of chemotherapy.

28 (b) (1) Each group health insurance policy providing coverage of the  
29 type specified in subdivisions (1), (2), (4), (11), (12) and (13) of section  
30 38a-469 of the general statutes delivered, issued for delivery, renewed,  
31 amended or continued in this state on or after January 1, 2027, that  
32 provides coverage for chemotherapy shall provide coverage for scalp  
33 cooling systems used in connection with such chemotherapy that is at  
34 least equivalent to such coverage provided under Medicare.

35 (2) No policy described in subdivision (1) of this subsection shall  
36 impose a coinsurance, copayment, deductible or other out-of-pocket  
37 expense for any such scalp cooling system that is more restrictive than  
38 that imposed on substantially all other benefits provided under such  
39 policy, except that a high deductible health plan, as such term is used in  
40 subsection (f) of section 38a-520 of the general statutes, shall not be  
41 subject to the deductible limits set forth in this subdivision or under  
42 Medicare pursuant to subdivision (1) of this subsection.

43 (c) Any group health insurance policy may require prior  
44 authorization for scalp cooling systems, provided such prior  
45 authorization is required in the same manner and to the same extent as

46 is required for other covered benefits under such policy.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>January 1, 2027</i>	New section
Sec. 2	<i>January 1, 2027</i>	New section

**Statement of Purpose:**

To implement the Governor's budget recommendations.

*[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]*