

STATE OF OKLAHOMA

2nd Session of the 60th Legislature (2026)

HOUSE BILL 3912

By: Dollens

AS INTRODUCED

An Act relating to insurance; mandating health benefit plans include coverage for scalp cooling systems; providing extent of items covered; clarifying scalp cooling shall be considered supportive cancer care; clarifying that coverage is subject to annual deductibles, coinsurance, or copayments; requiring notice of coverage; providing definitions; stipulating that plans governed exclusively by federal law are not covered; directing the Oklahoma Health Care Authority to include scalp cooling systems as a covered benefit for certain Medicaid recipients; granting rulemaking authority to Insurance Commissioner; providing for codification; and providing an effective date.

BE IT ENACTED BY THE PEOPLE OF THE STATE OF OKLAHOMA:

SECTION 1. NEW LAW A new section of law to be codified in the Oklahoma Statutes as Section 6060.9e of Title 36, unless there is created a duplication in numbering, reads as follows:

A. Every individual or group health benefit plan, including the State and Education Employees Group Health Insurance Plan, that is offered, issued, or renewed in this state on or after January 1, 2027, that provides medical and surgical benefits with respect to

1 the treatment of cancer and other conditions treated by chemotherapy  
2 or radiation therapy shall provide coverage for scalp cooling  
3 systems when prescribed by a licensed physician for the prevention  
4 of chemotherapy-induced alopecia.

5 B. Coverage shall include the cost of scalp cooling system,  
6 necessary supplies, fitting and monitoring during the course of  
7 chemotherapy treatment. Scalp cooling shall be considered supportive  
8 cancer care and shall not be deemed cosmetic, experimental, or  
9 investigational when used in accordance with this act.

10 C. Coverage provided under this act may be subject to annual  
11 deductibles, coinsurance, or copayments as may be deemed appropriate  
12 by the Insurance Commissioner and as are consistent with those  
13 established for other benefits within a given plan.

14 D. A health benefit plan shall provide notice to each insured  
15 or enrollee under the plan regarding the coverage required by this  
16 section in the evidence of coverage of the plan and shall provide  
17 additional written notice of the coverage to the insured or enrollee  
18 as follows:

19 1. In the next mailing made by the plan to the insured or  
20 enrolled employee;

21 2. As part of any yearly informational packet sent to the  
22 enrollee; or

23 3. Not later than December 1, 2026;  
24 whichever is earlier.

1 E. As used in this act:

2 1. "Health benefit plan" means any plan or arrangement as  
3 defined in subsection C of Section 6060.4 of this title. However,  
4 this section shall not apply to policies or certificates issued to  
5 individuals or groups with fifty (50) or fewer employees or plans  
6 offered under the State Medicaid Program; and

7 2. "Scalp cooling system" means a medical device or system  
8 designed to reduce hair loss associated with chemotherapy.

9 F. This act shall not apply to individual or group health  
10 benefit plans governed exclusively by federal law.

11 G. The Oklahoma Health Care Authority shall include scalp  
12 cooling systems as a covered benefit for eligible Medicaid  
13 recipients undergoing chemotherapy.

14 H. The Insurance Commissioner shall promulgate any rules  
15 necessary to implement the provisions of this section.

16 SECTION 2. This act shall become effective November 1, 2026.

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