

Senate Bill 518

By: Senator Still of the 48th

A BILL TO BE ENTITLED
AN ACT

1 To amend Chapter 24 of Title 33 of the Official Code of Georgia Annotated, relating to
2 insurance generally, so as to require health benefit policy coverage for medically necessary
3 treatments of alopecia universalis; to provide for definitions; to provide for cost sharing; to
4 provide for statutory construction; to provide for applicability; to provide for related matters;
5 to repeal conflicting laws; and for other purposes.

6 BE IT ENACTED BY THE GENERAL ASSEMBLY OF GEORGIA:

7 **SECTION 1.**

8 Chapter 24 of Title 33 of the Official Code of Georgia Annotated, relating to insurance
9 generally, is amended by adding a new Code section to read as follows:

10 "33-24-59.37.

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

12 (1) 'Alopecia universalis' or 'alopecia areata universalis' means a severe autoimmune
13 condition causing the complete loss of body hair.

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

S. B. 518

- 1 -

17 (3) 'Covered person' means an individual covered under a health benefit policy.

18 (4) 'Health benefit policy' means an individual or group plan, policy, or contract for
19 healthcare services issued, delivered, issued for delivery, or renewed in this state which
20 provides major medical benefits by a healthcare corporation, health maintenance
21 organization, preferred provider organization, fraternal benefit society, hospital service
22 corporation, medical service corporation, or other health insurer or similar entity. Such
23 term shall not include self-funded, employer sponsored health insurance plans subject to
24 the exclusive jurisdiction of the federal Employee Retirement Income Security Act of
25 1974, as codified and amended at 29 U.S.C. Section 1001, et seq.

26 (5) 'Health insurer' means any person, corporation, or other entity authorized to provide
27 health benefit policies under this title.

28 (b) Beginning January 1, 2027, any health insurer offering a health benefit policy in this
29 state shall provide coverage for medically necessary patient care costs incurred in
30 connection with the diagnosis and treatment of Alopecia universalis. Such covered costs
31 include United States Food and Drug Administration approved oral medications,
32 corticosteroids, phototherapy, and cranial prostheses.

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

39 (d) Nothing in this Code section shall be construed to prohibit a health insurer from issuing
40 or renewing a health benefit policy which provides benefits greater than the minimum
41 benefits required under this Code section or from issuing or renewing a policy which
42 provides benefits which are generally more favorable to the covered person than those
43 required under this Code section.

44 (e)(1) The provisions of this Code section shall apply to all policies, contracts, and
45 certificates executed, delivered, issued for delivery, continued, or renewed in this state
46 on or after January 1, 2027.

47 (2) For purposes of this Code section, all contracts are deemed to be renewed no later
48 than the first anniversary of the contract date."

49 **SECTION 2.**

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