

**2005 DRAFTING REQUEST**

**Bill**

Received: **11/08/2004**

Received By: **chanaman**

Wanted: **As time permits**

Identical to LRB:

For: **Marlin Schneider (608) 266-0215**

By/Representing: **himself**

This file may be shown to any legislator: **NO**

Drafter: **chanaman**

May Contact:

Addl. Drafters:

Subject: **Insurance - health**

Extra Copies:

Submit via email: **YES**

Requester's email: **Rep.Schneider@legis.state.wi.us**

Carbon copy (CC:) to:

---

**Pre Topic:**

No specific pre topic given

---

**Topic:**

Requiring insurance coverage of one wig for each person with cancer

---

**Instructions:**

See Attached

---

**Drafting History:**

<u>Vers.</u>	<u>Drafted</u>	<u>Reviewed</u>	<u>Typed</u>	<u>Proofed</u>	<u>Submitted</u>	<u>Jacketed</u>	<u>Required</u>
/?	chanaman 11/11/2004	lkunkel 12/01/2004 lkunkel 12/03/2004		_____			S&L
/1			jfrantze 12/03/2004	_____	lnorthro 12/03/2004	sbasford 12/06/2004	

**LRB-0697**

12/06/2004 07:51:05 AM

Page 2

Vers.    Drafted    Reviewed    Typed    Proofed    Submitted    Jacketed    Required

\_\_\_\_\_  
\_\_\_\_\_

sbasford  
12/06/2004

FE Sent For:

*at intro*  
*6/10*

<END>

**2005 DRAFTING REQUEST**

**Bill**

Received: **11/08/2004**

Received By: **chanaman**

Wanted: **As time permits**

Identical to LRB:

For: **Marlin Schneider (608) 266-0215**

By/Representing: **himself**

This file may be shown to any legislator: **NO**

Drafter: **chanaman**

May Contact:

Addl. Drafters:

Subject: **Insurance - health**

Extra Copies:

Submit via email: **YES**

Requester's email: **Rep.Schneider@legis.state.wi.us**

Carbon copy (CC:) to:

---

**Pre Topic:**

No specific pre topic given

---

**Topic:**

Requiring insurance coverage of one wig for each person with cancer

---

**Instructions:**

See Attached

---

**Drafting History:**

<u>Vers.</u>	<u>Drafted</u>	<u>Reviewed</u>	<u>Typed</u>	<u>Proofed</u>	<u>Submitted</u>	<u>Jacketed</u>	<u>Required</u>
/?	chanaman 11/11/2004	lkunkel 12/01/2004 lkunkel 12/03/2004		_____			S&L
/1			jfrantze 12/03/2004	_____	Inorthro 12/03/2004		

Vers.    Drafted    Reviewed    Typed    Proofed    Submitted    Jacketed    Required

FE Sent For:

<END>

**2005 DRAFTING REQUEST**

**Bill**

Received: **11/08/2004**

Received By: **chanaman**

Wanted: **As time permits**

Identical to LRB:

For: **Marlin Schneider (608) 266-0215**

By/Representing: **himself**

This file may be shown to any legislator: **NO**

Drafter: **chanaman**

May Contact:

Addl. Drafters:

Subject: **Insurance - health**

Extra Copies:

Submit via email: **YES**

Requester's email: **Rep.Schneider@legis.state.wi.us**

Carbon copy (CC:) to:

---

**Pre Topic:**

No specific pre topic given

---

**Topic:**

Requiring insurance coverage of one wig for each person with cancer ✓

---

**Instructions:**

See Attached

---

**Drafting History:**

<u>Vers.</u>	<u>Drafted</u>	<u>Reviewed</u>	<u>Typed</u>	<u>Proofed</u>	<u>Submitted</u>	<u>Jacketed</u>	<u>Required</u>
/?	chanaman	1/1 mk 12/1 1/1 jld 12/3	1/1 12/3	1/1 12/3			S&L

FE Sent For:

<END>

11-8-04

M. Schneider

require health insurers to pay for

one wig per insured person who  
has cancer

(if cancer treatment causes hair loss  
& person chooses to wear a  
wig)



State of Wisconsin  
2005 - 2006 LEGISLATURE

LRB-06977/  
CMH:lhk

LPS-check  
auto refs

Jld

~~PRELIMINARY DRAFT - NOT READY FOR INTRODUCTION~~

1 AN ACT <sup>gen cat.</sup> relating to: health insurance coverage for wigs for cancer patients. ✓

*Analysis by the Legislative Reference Bureau*

This bill requires a health care plan to cover one wig for each person who has been diagnosed with cancer if the treatment for the cancer causes the person to lose his or her hair and the person chooses to wear a wig. The coverage requirement applies to both individual and group health insurance policies and plans, including health care plans offered by the state, <sup>have</sup> or a municipality, or school district. <sup>the cost of</sup> The coverage may not be subject to any limitations, exclusions, or cost-sharing provisions that are greater than those that apply generally under the policy or plan. <sup>insured under the plan</sup> The requirement does not apply to limited benefit plans, such as vision or dental plans, or to policies that cover only certain specified diseases other than cancer. ✓

\* For further information see the state and local fiscal estimate, which will be printed as an appendix to this bill. ✓

*The people of the state of Wisconsin, represented in senate and assembly, do enact as follows:*

- 2 SECTION 1. 40.51 (8) of the statutes is amended to read:
- 3 40.51 (8) Every health care coverage plan offered by the state under sub. (6)
- 4 shall comply with ss. 631.89, 631.90, 631.93 (2), 631.95, 632.72 (2), 632.746 (1) to (8)

1 and (10), 632.747, 632.748, 632.83, 632.835, 632.85, 632.853, 632.855, 632.87 (3) to  
 2 (5), 632.895 (5m) and (8) to ~~(14)~~ (15), and 632.896.

**History:** 1981 c. 96; 1983 a. 27; 1985 a. 29; 1987 a. 27, 107, 356; 1987 a. 403 s. 256; 1989 a. 31, 93, 121, 129, 182, 201, 336, 359; 1991 a. 39, 70, 113, 152, 269, 315, 1993 a. 450, 481; 1995 a. 289; 1997 a. 27, 155, 202, 237, 252; 1999 a. 32, 95, 115, 155; 2001 a. 16, 38, 104; 2003 a. 33.

3 **SECTION 2.** 40.51 (8m) of the statutes is amended to read:

4 40.51 (8m) Every health care coverage plan offered by the group insurance  
 5 board under sub. (7) shall comply with ss. 631.95, 632.746 (1) to (8) and (10), 632.747,  
 6 632.748, 632.83, 632.835, 632.85, 632.853, 632.855, and 632.895 (11) to ~~(14)~~ (15).

**History:** 1981 c. 96; 1983 a. 27; 1985 a. 29; 1987 a. 27, 107, 356; 1987 a. 403 s. 256; 1989 a. 31, 93, 121, 129, 182, 201, 336, 359; 1991 a. 39, 70, 113, 152, 269, 315, 1993 a. 450, 481; 1995 a. 289; 1997 a. 27, 155, 202, 237, 252; 1999 a. 32, 95, 115, 155; 2001 a. 16, 38, 104; 2003 a. 33.

7 **SECTION 3.** 66.0137 (4) of the statutes is amended to read:

8 66.0137 (4) SELF-INSURED HEALTH PLANS. If a city, including a 1st class city, or  
 9 a village provides health care benefits under its home rule power, or if a town  
 10 provides health care benefits, to its officers and employees on a self-insured basis,  
 11 the self-insured plan shall comply with ss. 49.493 (3) (d), 631.89, 631.90, 631.93 (2),  
 12 632.746 (10) (a) 2. and (b) 2., 632.747 (3), 632.85, 632.853, 632.855, 632.87 (4) and (5),  
 13 632.895 (9) to ~~(14)~~ (15), 632.896, and 767.25 (4m) (d).

**History:** 1999 a. 9, 115; 1999 a. 150 ss. 34, 303 to 306; Stats. 1999 s. 66.0137; 1999 a. 186 s. 63; 2001 a. 16, 30.

14 **SECTION 4.** 111.91 (2) (n) of the statutes is amended to read:

15 111.91 (2) (n) The provision to employees of the health insurance coverage  
 16 required under s. 632.895 (11) to ~~(14)~~ (15).

**History:** 1971 c. 270; 1975 c. 39, 224; 1977 c. 196; 1979 c. 221; 1983 a. 27; 1985 a. 42; 1987 a. 27, 287, 331; 1989 a. 13, 31, 323; 1991 a. 269, 289; 1995 a. 27, 289; 1995 a. 302 s. 48; 1997 a. 27, 35, 155, 237; 1999 a. 9, 95, 115, 155; 2001 a. 16, 26; 2003 a. 33.

17 **SECTION 5.** 120.13 (2) (g) of the statutes is amended to read:

18 120.13 (2) (g) Every self-insured plan under par. (b) shall comply with ss.  
 19 49.493 (3) (d), 631.89, 631.90, 631.93 (2), 632.746 (10) (a) 2. and (b) 2., 632.747 (3),  
 20 632.85, 632.853, 632.855, 632.87 (4) and (5), 632.895 (9) to ~~(14)~~ (15), 632.896, and  
 21 767.25 (4m) (d).

**History:** 1973 c. 94, 290; 1975 c. 115, 321; 1977 c. 206, 211, 418, 429; 1979 c. 20, 202, 221, 301, 355; 1981 c. 96, 314, 335; 1983 a. 27, 193, 207, 339, 370, 518, 538; 1985 a. 29 ss. 1725e to 1726m, 1731; 1985 a. 101, 135, 211; 1985 a. 218 ss. 12, 13, 22; 1985 a. 332; 1987 a. 88, 187; 1989 a. 31, 201, 336, 359; 1991 a. 39, 226, 269; 1993 a. 16, 27, 284, 334, 399, 450, 481, 491; 1995 a. 27 ss. 4024, 9126 (19), 9145 (1); 1995 a. 29, 32, 33, 65, 75, 225, 235, 289, 439; 1997 a. 27, 155, 164, 191, 237, 335; 1999 a. 9, 19, 73, 83, 115, 128; 1999 a. 150 s. 672; 1999 a. 186; 2001 a. 38, 98, 103, 105; 2003 a. 254.

22 **SECTION 6.** 185.981 (4t) of the statutes is amended to read:

1 185.981 (4t) A sickness care plan operated by a cooperative association is  
2 subject to ss. 252.14, 631.17, 631.89, 631.95, 632.72 (2), 632.745 to 632.749, 632.85,  
3 632.853, 632.855, 632.87 (2m), (3), (4) and (5), 632.895 (10) to ~~(14)~~ (15), and 632.897  
4 (10) and chs. 149 and 155.

**History:** 1971 c. 40 s. 93; 1971 c. 307 s. 118; 1975 c. 98; 1975 c. 223 s. 28; 1975 c. 224 s. 146; 1975 c. 421; 1981 c. 39 s. 22; 1981 c. 205; 1981 c. 391 s. 210; 1985 a. 29; 1985 a. 30 s. 42; 1987 a. 27 ss. 1917e, 3202 (47) (a); 1987 a. 312 s. 17; 1989 a. 121, 129, 200, 201, 336; 1991 a. 39, 123, 269; 1993 a. 27, 450, 481; 1995 a. 27, 118, 289; 1997 a. 27, 155, 237; 1999 a. 95, 115; 2003 a. 321.

5 **SECTION 7.** 185.983 (1) (intro.) of the statutes is amended to read:

6 185.983 (1) (intro.) Every such voluntary nonprofit sickness care plan shall be  
7 exempt from chs. 600 to 646, with the exception of ss. 601.04, 601.13, 601.31, 601.41,  
8 601.42, 601.43, 601.44, 601.45, 611.67, 619.04, 628.34 (10), 631.17, 631.89, 631.93,  
9 631.95, 632.72 (2), 632.745 to 632.749, 632.775, 632.79, 632.795, 632.85, 632.853,  
10 632.855, 632.87 (2m), (3), (4) and (5), 632.895 (5) and (9) to ~~(14)~~ (15), 632.896, and  
11 632.897 (10) and chs. 609, 630, 635, 645, and 646, but the sponsoring association  
12 shall:

**History:** 1975 c. 98; 1975 c. 224 s. 146; 1975 c. 352; 1975 c. 422 s. 163; 1977 c. 339; 1979 c. 89; 1981 c. 20; 1981 c. 39 s. 22; 1981 c. 82; 1981 c. 391 s. 210; 1983 a. 189 s. 329 (25); 1983 a. 396; 1985 a. 29 ss. 2060d to 2060r, 3202 (30); 1987 a. 27, 325; 1989 a. 23, 31, 129, 200, 201, 336, 359; 1991 a. 39, 189, 250, 269, 315; 1993 a. 450, 481, 482; 1995 a. 289; 1997 a. 27, 155, 237; 1999 a. 95, 115; 2003 a. 321.

**History:** 1975 c. 98; 1975 c. 224 s. 146; 1975 c. 352; 1975 c. 422 s. 163; 1977 c. 339; 1979 c. 89; 1981 c. 20; 1981 c. 39 s. 22; 1981 c. 82; 1981 c. 391 s. 210; 1983 a. 189 s. 329 (25); 1983 a. 396; 1985 a. 29 ss. 2060d to 2060r, 3202 (30); 1987 a. 27, 325; 1989 a. 23, 31, 129, 200, 201, 336, 359; 1991 a. 39, 189, 250, 269, 315; 1993 a. 450, 481, 482; 1995 a. 289; 1997 a. 27, 155, 237; 1999 a. 95, 115; 2003 a. 321.

13 **SECTION 8.** 609.87 of the statutes is created to read:

14 **609.87 Coverage of wigs.** Defined network plans are subject to s. 632.895  
15 (15).

16 **SECTION 9.** 632.895 (15) of the statutes is created to read:

17 632.895 (15) WIGS. (a) Except as provided in par. (b), every disability insurance  
18 policy, and every self-insured health plan of the state or a county, city, village, town,  
19 or school district, shall cover the cost of one wig per insured person if all of the  
20 following apply:

- 21 1. The insured person has been diagnosed with, and is being treated for, cancer.
- 22 2. The cancer treatment is causing the insured person to lose his or her hair.

*insured under the policy  
or plan*

1 3. The insured person chooses to have a wig. ✓

2 (b) The coverage required under par. (a) may not be subject to any limitations,  
3 exclusions, or cost-sharing provisions that are greater than those that apply  
4 generally to services under the disability insurance policy or the self-insured health  
5 plan. ✓  
*or articles*

6 (c) The coverage requirement under par. (a) does not apply to any of the ✓  
7 following types of health care plans:

8 1. A disability insurance policy that covers only certain specified diseases other  
9 than cancer. ✓

10 2. A health care plan offered by a limited service health organization, as defined  
11 in s. 609.01 (3), or by a preferred provider plan, as defined in s. 609.01 (4), that is not  
12 a defined network plan, as defined in s. 609.01 (1b). ✓

13 **SECTION 10. Initial applicability.**

14 (1) This act first applies to all of the following:

15 (a) Except as provided in paragraphs (b) and (c), disability insurance policies  
16 that are issued or renewed, and self-insured health plans that are established,  
17 extended, modified, or renewed, on the effective date of this paragraph. ✓  
*or* *or*

18 (b) Disability insurance policies covering employees who are affected by a  
19 collective bargaining agreement containing provisions inconsistent with this act  
20 that are issued or renewed on the earlier of the following: ✓

21 1. The day on which the collective bargaining agreement expires. ✓

22 2. The day on which the collective bargaining agreement is extended, modified,  
23 or renewed. ✓

1 (c) ✓ Self-insured health plans covering employees who are affected by a  
2 collective bargaining agreement containing provisions inconsistent with this act  
3 that are established, extended, modified, or renewed on the earlier of the following: ✓

4 1. The day on which the collective bargaining agreement expires. ✓

5 2. The day on which the collective bargaining agreement is extended, modified,  
6 or renewed. ✓

7 **SECTION 11. Effective date.** ✓

8 (1) ✓ This act takes effect on the first day of the 7th month beginning after  
9 publication. ✓

10

(END)

**Basford, Sarah**

---

**From:** Schneider, Marlin  
**Sent:** Saturday, December 04, 2004 8:16 AM  
**To:** LRB.Legal  
**Subject:** Draft review: LRB 05-0697/1 Topic: Requiring insurance coverage of one wig for each person with cancer

It has been requested by <Schneider, Marlin> that the following draft be jacketed for the ASSEMBLY:

Draft review: LRB 05-0697/1 Topic: Requiring insurance coverage of one wig for each person with cancer