

**ASSEMBLY BILL**

**No. 1682**

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**Introduced by Assembly Member Hart**

February 2, 2026

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An act to add Section 1367.651 to the Health and Safety Code, to add Section 10123.811 to the Insurance Code, and to add Section 14132.65 to the Welfare and Institutions Code, relating to health care coverage.

LEGISLATIVE COUNSEL'S DIGEST

AB 1682, as introduced, Hart. Health care coverage: scalp cooling.

Existing law, the Knox-Keene Health Care Service Plan Act of 1975, provides for the licensure and regulation of health care service plans by the Department of Managed Health Care, and makes a willful violation of the act a crime. Existing law provides for the regulation of health insurers by the Department of Insurance. Existing law requires coverage by health care service plans and health insurers for various screening and treatment services with respect to cancer.

This bill would require a health care service plan contract or health insurance policy, except as specified, that is issued, amended, delivered, or renewed on or after January 1, 2027, to provide coverage for scalp cooling, as defined, as prescribed by a health care provider in connection with chemotherapy for persons with cancer. Because a violation of these provisions with respect to a health care service plan would be a crime, this bill would impose a state-mandated local program.

Existing law also provides for the Medi-Cal program, which is administered by the State Department of Health Care Services, under which qualified low-income individuals receive health care services

pursuant to a schedule of benefits, including various cancer screenings and benefits relating to cancer treatment.

Subject to the extent that federal financial participation is available and not otherwise jeopardized, and any necessary federal approvals have been obtained, this bill would expand the Medi-Cal schedule of benefits to include scalp cooling, as prescribed by a health care provider in connection with chemotherapy for persons with cancer.

The California Constitution requires the state to reimburse local agencies and school districts for certain costs mandated by the state. Statutory provisions establish procedures for making that reimbursement.

This bill would provide that no reimbursement is required by this act for a specified reason.

Vote: majority. Appropriation: no. Fiscal committee: yes.  
State-mandated local program: yes.

*The people of the State of California do enact as follows:*

1 SECTION 1. Section 1367.651 is added to the Health and  
2 Safety Code, to read:

3 1367.651. (a) A health care service plan contract issued,  
4 amended, or renewed on and after January 1, 2027, shall provide  
5 coverage for scalp cooling, as prescribed by a health care provider  
6 in connection with chemotherapy for persons with cancer.

7 (b) Coverage required by this section may be subject to  
8 copayments, coinsurance, or deductibles, provided that the  
9 copayments, coinsurance, or deductibles applicable to scalp cooling  
10 are no less favorable to an enrollee than the copayments,  
11 coinsurance, or deductibles that apply to coverage for oncology  
12 supportive care services under the same contract.

13 (c) For purposes of this section, “scalp cooling” is defined as  
14 the use of a medical device or system cleared by the federal Food  
15 and Drug Administration (FDA) applied to the scalp before, during,  
16 or after the administration of chemotherapy to reduce the incidence  
17 or severity of chemotherapy-induced alopecia (hair loss). “Scalp  
18 cooling” does not include non-FDA-cleared cold caps or any  
19 non-FDA-cleared scalp cooling products, regardless of whether  
20 those products are described as “cold cap therapy” or similar  
21 terminology.

22 (d) This section shall not apply to specialized health care service  
23 plans.

1 SEC. 2. Section 10123.811 is added to the Insurance Code, to  
2 read:

3 10123.811. (a) A health insurance policy issued, amended, or  
4 renewed on and after January 1, 2027, shall provide coverage for  
5 scalp cooling, as prescribed by a health care provider in connection  
6 with chemotherapy for persons with cancer.

7 (b) Coverage required by this section may be subject to  
8 copayments, coinsurance, or deductibles, provided that the  
9 copayments, coinsurance, or deductibles applicable to scalp cooling  
10 are no less favorable to an insured than the copayments,  
11 coinsurance, or deductibles that apply to coverage for oncology  
12 supportive care services under the same policy.

13 (c) For purposes of this section, “scalp cooling” is defined as  
14 the use of a medical device or system cleared by the federal Food  
15 and Drug Administration (FDA) applied to the scalp before, during,  
16 or after the administration of chemotherapy to reduce the incidence  
17 or severity of chemotherapy induced alopecia (hair loss). “Scalp  
18 cooling” does not include non-FDA-cleared cold caps or any  
19 non-FDA-cleared scalp cooling products, regardless of whether  
20 such products are described as “cold cap therapy” or similar  
21 terminology.

22 (d) This section shall not apply to a specialized health insurance  
23 policy.

24 SEC. 3. Section 14132.65 is added to the Welfare and  
25 Institutions Code, to read:

26 14132.65. (a) Scalp cooling, as prescribed by a health care  
27 provider in connection with chemotherapy for persons with cancer,  
28 is a covered benefit under the Medi-Cal program.

29 (b) Coverage required by this section may be subject to  
30 copayments or deductibles, provided that the copayments or  
31 deductibles applicable to scalp cooling are no less favorable to a  
32 beneficiary than the copayments or deductibles that apply to  
33 oncology supportive care services that are covered benefits under  
34 the Medi-Cal program.

35 (c) For purposes of this section, “scalp cooling” is defined as  
36 the use of a medical device or system cleared by the federal Food  
37 and Drug Administration (FDA) applied to the scalp before, during,  
38 or after the administration of chemotherapy to reduce the incidence  
39 or severity of chemotherapy induced alopecia (hair loss). “Scalp  
40 cooling” does not include non-FDA-cleared cold caps or any

1 non-FDA-cleared scalp cooling products, regardless of whether  
2 such products are described as “cold cap therapy” or similar  
3 terminology.

4 (d) This section shall be implemented in a manner consistent  
5 with federal law and only to the extent federal financial  
6 participation is available and not otherwise jeopardized.

7 SEC. 4. No reimbursement is required by this act pursuant to  
8 Section 6 of Article XIII B of the California Constitution because  
9 the only costs that may be incurred by a local agency or school  
10 district will be incurred because this act creates a new crime or  
11 infraction, eliminates a crime or infraction, or changes the penalty  
12 for a crime or infraction, within the meaning of Section 17556 of  
13 the Government Code, or changes the definition of a crime within  
14 the meaning of Section 6 of Article XIII B of the California  
15 Constitution.