

Senate Health and Human Services Committee

Sophie Walsh 271-3469

SB 132-FN, relative to health insurance coverage for prosthetics.

Hearing Date: February 5, 2025

Members of the Committee Present: Senators Rochefort, Avard, Birdsell, Prentiss and Long

Members of the Committee Absent : None

Bill Analysis: This bill requires health insurance policies to provide coverage for adult prosthetics, including activity-specific prosthetic devices. Current law requires such coverage for children's prosthetics.

Sponsors:

Sen. Gannon	Sen. Fenton	Sen. Watters
Sen. Ward	Sen. Rosenwald	Sen. Long
Sen. McGough	Sen. Pearl	Sen. Perkins Kwoka
Sen. Prentiss	Sen. Altschiller	Rep. Rice
Rep. Simpson	Rep. Weyler	

Who supports the bill: Sen. Altschiller, Rep. Janet Lucas, Loretta Laurenitis, Michaela Janowski, Karen Rosenberg (Disability Rights Center), Jonathan Parker, Chris Phillips, Jason Lalla (Next Step Bionics & Prosthetics), and Molly Maniak.

Who opposes the bill: Curtis Howland, Amy Daniels, and Alex-Ruben Quitongan.

Who is neutral on the bill: No one.

Summary of testimony presented:

Jonathan Parker

- He shared his personal experience of being a Junior Olympic Skier.
- A life changing accident when he was 15 resulted in the amputation of his lower right leg.
- He continued skiing at a high level but faced new physical challenges as time went on.
- Without access to specialized sports prosthetics, he is forced to put all of his weight on his left leg when skiing.
- This will eventually cause injury to the left leg so he is forced to give up his lifelong passion.

- Specialized sports prosthetics can cost \$110,000 and are not covered by insurance.
- This is not just about skiing for him, it is about maintaining his physical and mental health.
- Staying active keeps people motivated and fit and reduces risk of injury and costly medical care.
- He believes that this is not an expense, it is a preventative investment.
- Providing access to the proper tools prevents long-term health issues.
- Encouraging an active lifestyle among amputees has numerous benefits.
- Losing access to physical activity affects every aspect of their well-being.
- Insurance is a risk management business.
- He asked the committee to support this bill and extend coverage to active amputees over the age of 18.
- Extending this coverage will mean cost savings for the health care system over the long term.
- Senator Birdsell asked how many prosthetics would a person require.
- Mr. Parker replied that it would be rare to go through more than one activity specific prosthetic.

Chris Phillips

- He has needed a prosthetic since he started walking at two years old.
- His first legs were made out of wood and the feet were made out of rubber.
- In college he received his first set of higher activity prosthetics.
- In his job as a Prosthetist, he has been lucky to have access to the higher end prosthetics but most of his patients do not.
- Patients have access to the everyday prosthetics and they try to make them as high functioning as possible.
- It is very hard for them to get approval for the prosthetics that make it easier to be active.
- There is no way he would be able to cross country ski with his family wearing his everyday prosthetic.
- He believes every amputee should have the same opportunities and quality of life that comes with being active.
- Senator Prentiss asked if, in this age group, he has seen examples of increased activity having a positive effect on health.
- Mr. Phillips replied that this bill was passed in Maine a couple of years ago and he sees patients from Maine. This past year he was able to fit a below knee amputee with a running blade. In one months' time he is running three miles several days a week and has lost 12lbs.
- Senator Birdsell asked how many times would an amputee need to replace their specialized prosthetics throughout their life.

- Mr. Phillips stated that the sockets last 2-3 years and components, for example, a running blade should last that long as well.
- Senator Birdsell asked if on average they would need to be replaced every five years.
- Mr. Phillips replied that the typical replacement for this age range would be every 2-3 years.
- Senator Birdsell asked if there is a prosthesis that can be used for almost any sport.
- Mr. Phillips replied that there are different feet that you can use for multiple sports. He added that the socket is what is most expensive because it is fitted for each patient. There are different attachments that can be added.
- Senator Birdsell asked how much the different attachments cost.
- Mr. Phillips replied that a typical below the knee running leg could be under \$10,000.

Jason Lalla, Next Step Bionics & Prosthetics

- Most of the components have a 2-3 year warranty period.
- The cost of the socket can vary depending on how long someone has been an amputee.
- The socket that he is wearing is 6-8 years old and he has been an amputee since 1989.
- He has a biking prosthesis he uses and he has had that for at least 8 years.
- The cost for a prosthetic is closer to \$13,000 than the \$27,000 that was mentioned in previous testimony.
- In New Hampshire there are about 24,000 people living with an amputation.
- It is hard to know how many of those would utilize a special prosthetic for activities because included in that 24,000 group are those who have lost a finger.
- They know without question that exercise is a health benefit.
- They know without question that obesity is a major issue in society today.
- Studies have shown that adults with mobility issues are 2x more likely to become obese.
- Nationally, the cost associated with obesity is \$44 billion dollars.
- He feels that if they can get to the population sooner with the prosthetic for activities, some disease can be prevented.
- This would save on costs that are far more significant than the numbers this legislation would require.
- Senator Long stated that he understands the medical necessity for those under 18 and asked if he has the same opinion for those that are older.
- Mr. Lalla replied that it is just as important to older individuals and they do not have the access that younger individuals do.

- Senator Long asked what the weight fluctuation that would require replacement of the socket is.
- Mr. Lalla replied that there are adjustments that can be made to it that does not require replacement of the socket. He added that anything over 20lbs would probably require replacement.
- Senator Birdsell asked if when people are fitted for the socket, are they just fitted for an everyday prosthetic or one that can add attachments.
- Mr. Lalla replied that if someone has coverage they can design the socket to fit all of the attachments. Most patients do not have coverage for the activity specific prosthetic so they get a normal socket.
- Senator Birdsell asked if it would save money down the road to fit everyone with the socket that can add the activity specific prosthetics.
- Mr. Lalla replied that it would be hard because each socket is designed for the specific attachment. The running blade does not attach the same as a bike riding attachment.

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Date Hearing Report completed: February 7, 2025