

# Senate Health and Human Services Committee

*Sophie Walsh 271-3469*

**SB 408-FN**, relative to health insurance coverage for prosthetics.

**Hearing Date:** January 21, 2026

**Time Opened:** 9:01 a.m.

**Time Closed:** 10:02 a.m.

**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. The law currently requires such coverage for children's prosthetics.

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**Sponsors:**

Sen. Gannon

Sen. Rosenwald

Sen. McGough

Sen. Fenton

Sen. Prentiss

Sen. Innis

Sen. Altschiller

Sen. Lang

Sen. McConkey

Sen. Abbas

Sen. Watters

Sen. Ward

Sen. Perkins Kwoka

Sen. Long

Sen. Rochefort

Sen. Reardon

Sen. Pearl

Rep. Litchfield

Rep. Bernardy

Rep. S. Minor

Rep. L. Walsh

Rep. Weyler

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**Who supports the bill:** Sen. Gannon, Sen. Ward, Sen. Innis, Sen. Rochefort, Sen. McGough, Sen. McConkey, Sen. Rosenwald, Sen. Fenton, DJ Bettencourt (NHID), Sara Trulli (ForMotion), Trey Cimorelli (ForMotion), Hudson Hammer, Jason Lalla (ForMotion), Dana Clarke, Samantha Torrice (Hanger Clinic), Colton Balser, Keith J. Adamyk (ForMotion), Kate Martin (ForMotion), Maggie Baumer (Hanger, Inc.), Giavanna Schembri, Kate Horgan (NHAC), Katie McLaughlin, Lillian Gillman, Ryan Donnelly (GSIL), Krysten Evans (ABLE NH), Karen Rosenberg (Disability Rights Center – NH), and Lily Wellington (NH Commission on Aging).

**Who opposes the bill:** Daniel Richardson.

**Who is neutral on the bill:** Mo Baxley (GSIL) and Peter Bragdon (Harvard-Pilgrim).

**Summary of testimony presented:**

Senator Bill Gannon, Senate District 23

- Senator Gannon shared his personal experience with having a prosthetic leg. While his current leg is functional and allows him to do everyday activities, he wishes he had a running blade that would allow him to jog and run again.
- He noted that if he were able to exercise, it would likely help reduce the costs associated with heart issues and diabetes. He emphasized that this would have a large impact on his quality of life.
- Currently, insurance coverage for activity-specific prosthetic devices lapses once an individual is no longer 18 years old or younger.
- Senator Gannon shared a story about a girl who testified on this legislation last year. She has been able to access several activity-specific prosthetic devices throughout her life through her medical provider, which has allowed her to flourish in many different sports and activities. However, once she turns 18, she will no longer be able to have these devices covered by insurance.
- This bill allows for 1 activity-specific device every 5 years. Senator Gannon noted that there may be a heavier demand initially, but he anticipates it would even out after a few years.
- Senator Gannon noted that approximately 50 people per year will be looking to obtain these items. With an average price of \$10,000 per device, there would be a total cost estimate of \$500,000. He emphasized that there are long-term savings associated with this cost.
- This could be especially important for young people. It will make a big difference in their lives and allow them to be physically healthier.
- Senator Gannon explained that this has been passed out of the Senate before, and it was included in last year's budget until the last minute.
- Senator Rochefort recalled that this bill is identical to the bill passed last year, which was a result of stakeholder compromise.
- Senator Gannon noted that last year's bill did not go through the traditional process in the House, as it was being held to go in the budget.

#### Senator Sue Prentiss, Senate District 5

- Senator Prentiss explained that when this policy was adopted for children to receive activity-specific prosthetic devices, an insurance mandate analysis was completed.
- The premise behind these bills is that sedentary lifestyles lead to costly chronic medical conditions.
- At this time, the bill does not include the state health insurance plan. This was one of the concerns raised last year that was worked out in stakeholder discussions.
- The average cost per beneficiary is \$27,000 per prosthetic device. The eligible population of individuals living with limb loss in New Hampshire is 19,800. Only 45% of these 19,800 individuals are enrolled in a fully insured commercial

plan, meaning that an estimated 8,900 adults are eligible at this time. The expected utilization rate is 10-30%.

- Senator Prentiss acknowledged that there are potential costs to local and county governments due to some of them using the health carriers that could be impacted by this bill. However, the key fiscal concern is the downward pressure on health insurance carriers. Senator Prentiss emphasized that while we are sensitive to those downward pressures, balance can be achieved down the road.
- Senator Prentiss explained that this can reduce long term insurance costs by improving physical health, reducing chronic conditions and secondary medical complications, creating mental and behavioral health savings, and improving workforce participation and productivity.
- Senator Prentiss emphasized that cost controls are built into this bill. She believes the costs of long-term chronic conditions can be held down by addressing this need.
- This bill aligns with value-based care principles.

#### Trey Cimorelli, ForMotion

- Mr. Cimorelli stated that he is a certified prosthetist at the ForMotion clinic in Concord.
- Mr. Cimorelli explained that if someone were to tear their ACL, insurance would cover surgery, physical therapy, and potentially custom braces allowing them to return to their recreational activities. He questioned why recovery and restoration is supported for able-bodied individuals, but not for those who have experienced limb loss or limb difference.
- New Hampshire already recognizes that children need access to activity-specific prosthetic care, and this bill would simply extend that care to adults.
- A majority of Mr. Cimorelli's patients' amputations are caused by diabetes or dysvascular issues. These patients would not qualify for a secondary prosthesis and are simply hoping to be able to walk around their homes.
- This bill is seeking to support individuals in regaining their mobility and positively interacting with their communities.
- Supporting physical activity reduces the risks of secondary conditions such as arthritis, cardiovascular disease, chronic pain, and depression. These complications are far more expensive to treat over time than providing the appropriate prosthetic care up front.
- This bill will allow ForMotion to provide care that supports long-term health, independence, and quality of life for their patients.
- Senator Long asked if Mr. Cimorelli has encountered any children facing psychological issues and wanted a prosthesis to help them.
- Mr. Cimorelli explained that many of the patients he cares for deal with psychosocial issues related to their amputation. He noted that he does not have

a large pediatric population of patients, but many of the adults who he treats deal with these issues and would benefit from an activity-specific prosthetic device.

#### Hudson Hammer

- Mr. Hammer stated that he is speaking in support of the bill.
- He shared a personal story about losing his leg after a motorcycle accident.
- His mental health spiraled in the aftermath of his amputation as he questioned how he would be able to do everyday activities.
- While he was in the hospital, friends and family showed him videos of Paralympians and others using advanced specific prostheses. This gave him hope.
- Mr. Hammer has a prosthetic device that gives him the mobility to complete everyday tasks, but it does not allow him to run or jump.
- Mr. Hammer emphasized that activity-specific prosthetic devices are not a luxury, but rather a missing piece of rebuilding a full life. Access to these prostheses is important for both physical and mental health, yet they are out of reach for many people. This bill is about restoration, not about providing extras.

#### DJ Bettencourt, New Hampshire Insurance Department

- Commissioner Bettencourt stated that he is speaking in support of the bill. There are no technical issues or problems identified by the Insurance Department.
- Commissioner Bettencourt explained that while he is not a fan of mandates, not all mandates are created equal. The Insurance Department was able to work closely with legislators in crafting this legislation, so it avoids some of the traditional issues associated with additional mandates.
- Since this applies to the large group market, it avoids federal defrayal challenges.
- The Department was able to update the aforementioned mandate review to apply to adults and put cost containment measures in place.
- The mandate review was also used to identify the eligible population fairly accurately. Of the eligible 8,900 individuals, approximately 890 – 2,600 would likely seek out this benefit. Commissioner Bettencourt said that while this may not be a large number of people, the impact for these individuals will be significant. He emphasized that the policy benefits outweigh the costs.
- Senator Prentiss asked if it would be fair to say that the completed insurance mandate review helped display that the cost benefits of this policy for children would translate to adults.
- Commissioner Bettencourt confirmed that the review was helpful. It was originally completed by an outside vendor, but the Department was able to

update it when this expansion was proposed last year. He emphasized that the analysis shows there should be a cost savings in preventing other conditions.

Jason Lalla, ForMotion

- Mr. Lalla stated that he has a unique perspective on this issue as a certified prosthetist and amputee.
- He lost his leg in a motorcycle accident 37 years ago, and has since lived an active and healthy life. He attributes this to receiving an activity-specific prosthetic device, which gave him many opportunities to keep doing the sports he loves. He emphasized that this changed his outlook on life.
- Mr. Lalla explained that the foundations providing these devices are often limited in their funding, and people usually are only able to receive one grant in their lifetime.
- Approximately 50% of people with disabilities get no aerobic exercise. This directly results in conditions such as obesity, diabetes, and heart disease.
- Mr. Lalla explained that there are generational health implications involved as well. For him, having the ability to remain active has allowed him to set an example for his children.
- Mr. Lalla stated that New Hampshire should join the 11 other states that have passed this legislation and invest in the health of individuals living with limb loss.
- Senator Long asked Mr. Lalla if he has encountered any pediatric patients in need of an activity-specific prosthesis and facing psychological challenges.
- Mr. Lalla told a story about one of his 14 year-old patients who was able to receive a running prosthesis after this policy was adopted for children. Since then, Mr. Lalla has seen this patient flourish both physically and mentally.
- He emphasized that everyday prostheses are not designed to perform tasks like running, biking, or jumping. Attempting to do such tasks on an everyday prosthesis creates a higher risk of injury.

Dana Clarke

- Mr. Clarke shared a personal story about how he had to have a below-the-knee amputation after a motorcycle accident in 2021. He spent months in a wheelchair with no quality of life.
- As a veteran, Mr. Clarke was able to access a prosthetic device through the VA. He emphasized that he was able to gain his life back because of this.
- In addition to his everyday prosthesis, Mr. Clarke also has a running blade. This has allowed him to maintain his health and enjoy his hobbies.
- Mr. Clarke emphasized that having access to two prostheses has had a large impact on his mental health.

- Mr. Clarke stated that this bill will support individuals in getting back to their lives.

#### Samantha Torrice, Hanger Clinic

- Ms. Torrice stated that she is speaking in support of the bill.
- Everyone in New Hampshire who is eligible for an activity-specific prosthesis should be able to receive one.
- Many of the Hanger Clinic's patients who experience amputations must grapple with the loss of their limb.
- This bill will be a lifeline for patients throughout the state who have been impacted by limb loss.
- Ms. Torrice's office is currently challenging a coverage denial for a patient who needs a microprocessor high-activity knee. The patient's current prosthesis poses a safety risk, as it does not allow them to walk on uneven terrain. The insurance company has denied this coverage, citing that they do not cover prostheses for personal comfort or convenience.
- Ms. Torrice shared another patient story and emphasized that the VA recognizes the importance of this access and provides activity-specific prostheses on a regular basis. She said she would like to see this kind of care offered to all patients.

#### Keith Adamyk, ForMotion

- Mr. Adamyk shared a personal story about how he ultimately had his lower left leg amputated after getting a virus that attacked his heart. Once he received his prosthesis, he knew he had to continue doing the activities he loved for his mental and physical health.
- Mr. Adamyk specifically struggled getting back into snowboarding with the prostheses he had. Mr. Lalla assisted in finding a grant for him to get a prosthesis for snowboarding. He emphasized that he would never have been able to access this without the grant.
- Mr. Adamyk urged the Committee to pass this bill to help others access these life changing opportunities.

#### Giavanna Schembri

- Ms. Schembri stated that she is speaking in support of the bill.
- She shared a personal story about how she was born missing her right arm and hand below the elbow. Throughout her life, she has had access to prostheses through Shriners Children's Hospital. She has gone through over a dozen prostheses throughout her life, with varying attachments that allow her to adapt. This access has allowed her to participate in a variety of sports and activities.

- As she ages, Ms. Schembri is thinking more about the costs she will eventually face when she needs a new prosthesis. She has been covered by Shriners Children's Hospital her entire life, but she will age out of that coverage. She questioned if she will have to give up the activities that she loves.

Maggie Baumer, Hanger, Inc.

- Ms. Baumer explained that this is a national movement, as 28 bills have been introduced this year nationwide.
- Ms. Baumer shared that she is missing her arm below the elbow as a result of trauma. She has a daily use prosthesis made of silicone and a secondary prosthesis that she uses for yoga, weightlifting, and skiing.
- Ms. Baumer explained that those with limb loss need more than one prosthetic device to restore full function. She emphasized the impact to mental, physical, and emotional health that can be achieved through this legislation.
- Ms. Baumer explained that New Hampshire has a history of passing insurance laws related to prostheses.
- The estimated increase in premiums would be between 1 and 5 cents per member, per month. The Hanger Clinic estimates that the expense to add adults to this coverage would be \$275,000.

Peter Bragdon, Harvard-Pilgrim

- Mr. Bragdon explained that while he does not have any particular concerns about this bill, the concern with insurance mandates in general is that while there can be long-term benefits, they can push premiums higher and result in short-term consequences.
- There are 8 coverage mandate bills in the legislature this year. Mr. Bragdon noted that this proposal is much more defined than others since a mandate review was completed.
- 2026 health insurance rates in New Hampshire increased by an average of 15%. Many things can impact insurance rates, including coverage mandates.
- When premiums increase, employers could potentially drop insurance coverage or switch to higher cost sharing plans.
- Mr. Bragdon noted that the legislature has passed a number of health insurance mandates not including state plan employees or risk pools. He believes that if a mandate is going to be passed for group plans, then the state plan and risk pools should be included as well for consistency.

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Date Hearing Report completed: January 23, 2026