

Amendment to SB 132-FN

1 Amend the bill by replacing all after the enacting clause with the following:

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3 1 Accident and Health Insurance; Coverage for Prosthetic Devices. Amend RSA 415:18-ff to  
4 read as follows:

5 415:18-ff Coverage for Prosthetic Devices ~~[for Children]~~.

6 **I.** Each insurer that issues or renews a policy of group or blanket accident or health  
7 insurance providing benefits for medical or hospital expenses shall provide coverage for prosthetic  
8 devices, including activity-specific prosthetic devices, for children under 19 years of age, who are  
9 residents of this state and covered by such insurance. The insurer may limit coverage for activity-  
10 specific prosthetic devices to one activity-specific prosthetic device per plan year. Medically  
11 necessary prosthetic devices shall not be subject to any annual limits. Coverage under this section  
12 shall be subject to such other terms and conditions of the policy that may apply.

13 **II.** *Each insurer that issues or renews a policy of group or blanket accident or*  
14 *health insurance providing benefits for medical or hospital expenses shall provide*  
15 *coverage for prosthetic devices, including activity-specific prosthetic devices, for*  
16 *individuals over 19 years of age, who are residents of this state and covered by such*  
17 *insurance. The insurer may limit coverage for activity-specific prosthetic devices to one*  
18 *activity-specific prosthetic device every 5 years. Medically necessary prosthetic devices*  
19 *shall not be subject to any annual limits. Coverage under this section shall be subject to*  
20 *such other terms and conditions of the policy that may apply.*

21 ~~[I.]~~ **III.** Covered benefits shall include:

- 22 (a) All materials and components necessary to use the device;  
23 (b) Instruction to the enrollee on using the device; and  
24 (c) The repair or replacement of a prosthetic device that is determined medically  
25 necessary or is necessary for maximizing the enrollee's ability to engage in the specific activity.

26 ~~[II.]~~ **IV.** In this section:

27 (a) "Prosthetic" means an artificial substitute for a body part for functional or  
28 therapeutic purposes.

29 (b) "Activity-specific prosthetic device" means a prosthetic device designed to allow an  
30 individual to participate in a specific activity that could damage the residual limb or everyday  
31 prosthesis, or when the everyday prosthesis would not function effectively to perform that specified  
32 activity.

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1           ~~[H.]~~ V. This section shall not apply to plans available through the Small Business Health  
2 Options Program (SHOP).

3           2 Coverage for Certain Prosthetic Devices. Amend RSA 415:18-n, I to read as follows:

4           I. Each insurer that issues or renews any policy of group accident or health insurance  
5 providing benefits for medical or hospital expenses, except for supplemental policies covering a  
6 specified disease or other limited benefit, shall provide to each group, or to the portion of each group  
7 comprised of certificate holders of such insurance who are residents of this state and whose principal  
8 place of employment is in this state, coverage for benefits for prosthetic devices under the same  
9 terms and conditions that apply to other durable medical equipment covered under the policy, except  
10 as otherwise provided in this section ***and except as otherwise provided in RSA 415:18-ff.***

11          3 Effective Date. This act shall take effect January 1, 2026.