CHAPTER 244
SB 408-FN - FINAL VERSION

03/12/2026 1049s
23Apr2026... 1505h

2026 SESSION

26-2038
05/08

SENATE BILL ***408-FN***

AN ACT relative to health insurance coverage for prosthetics.

SPONSORS: Sen. Gannon, Dist 23; Sen. Rosenwald, Dist 13; Sen. McGough, Dist 11; Sen. Fenton, Dist 10; Sen. Prentiss, Dist 5; Sen. Innis, Dist 7; Sen. Altschiller, Dist 24; Sen. Lang, Dist 2; Sen. McConkey, Dist 3; Sen. Abbas, Dist 22; Sen. Watters, Dist 4; Sen. Ward, Dist 8; Sen. Perkins Kwoka, Dist 21; Sen. Long, Dist 20; Sen. Rochefort, Dist 1; Sen. Reardon, Dist 15; Sen. Pearl, Dist 17; Rep. Litchfield, Rock. 32; Rep. Bernardy, Rock. 36; Rep. S. Minor, Belk. 5; Rep. L. Walsh, Rock. 15; Rep. Weyler, Rock. 14

COMMITTEE: Health and Human Services

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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Explanation: Matter added to current law appears in ***bold italics.***
Matter removed from current law appears [~~in brackets and struckthrough.~~]
Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.

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STATE OF NEW HAMPSHIRE

In the Year of Our Lord Two Thousand Twenty-Six

AN ACT relative to health insurance coverage for prosthetics.

Be it Enacted by the Senate and House of Representatives in General Court convened:

244:1 Accident and Health Insurance; Coverage for Prosthetic Devices. Amend RSA 415:18-ff to read as follows:

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

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

II. Each insurer that issues or renews a policy of group health insurance providing benefits for medical or hospital expenses shall provide coverage for prosthetic devices, including activity-specific prosthetic devices, for individuals over 19 years of age who are residents of this state and covered by such insurance. The insurer may limit coverage for activity-specific prosthetic devices to one activity-specific prosthetic device every 5 years and may apply utilization management, including limiting or excluding coverage if the covered person has received an activity-specific device in the last 5 years. Medically necessary prosthetic devices shall not be subject to any annual limits. Coverage under this section shall be subject to such other terms and conditions of the policy that may apply, including any applicable cost sharing. This section shall also apply to the state of New Hampshire's employee health benefit plan under RSA 21-I.

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

(a) All materials and components necessary to use the device;

(b) Instruction to the enrollee on using the device; and

(c) The repair or replacement of a prosthetic device that is determined medically necessary or is necessary for maximizing the enrollee's ability to engage in the specific activity.

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

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

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

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

244:2 Coverage for Certain Prosthetic Devices. Amend RSA 415:18-n, I to read as follows:

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

244:3 Effective Date. This act shall take effect January 1, 2028.

Approved: July 02, 2026
Effective Date: January 01, 2028