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4/1/2026

Dear Members of the House Commerce and Consumer Affairs Committee,

My name is Ryan Donnelly. I am a Policy Analyst with Granite State Independent Living. GSIL is a state-wide non-profit organization that advocates and provides services for older adults and people with disabilities who wish to remain independent in their homes and communities. I am writing to you today in support of SB408, which would require health insurance policies to provide coverage for adult prosthetics, including activity-specific prosthetic devices.

This legislation recognizes that mobility is not a luxury, it is a fundamental component of health, dignity, and full participation in society. While many insurance plans provide limited coverage for basic prosthetic devices, they often fail to meet the real-world needs of individuals living with limb loss, as coverage for activity-specific prosthetics designed for running, swimming, or physically demanding work is frequently excluded altogether. These devices cannot replace one another, just as a screwdriver can't be used for the same tasks as a hammer.

This gap in coverage creates a two-tiered system of care. Individuals who can afford out-of-pocket costs may access devices that allow them to return to work, engage in physical activity, and maintain overall health. Those who cannot are left with inadequate options that restrict mobility, limit employment opportunities, and increase the risk of secondary health conditions such as obesity, cardiovascular disease, and depression. Addressing this issue through SB408 promotes long-term cost savings within the healthcare system. When individuals have access to appropriate prosthetic devices, they are less likely to experience falls, injuries, or preventable chronic conditions that lead to more expensive interventions down the line. Investing in proper prosthetic coverage is both a compassionate and fiscally responsible policy choice.

It is also important to consider the impact on mental health and quality of life. The ability to participate in recreational activities, spend time with family, and engage in community life is essential to overall well-being. Lack of coverage for activity-specific prosthetics effectively limits these opportunities and reinforces unnecessary barriers to inclusion. Lastly, SB408 aligns with the broader principle that individuals with disabilities should have equal access to the tools they need to thrive. Just as we would not expect someone with impaired vision to function with inadequate corrective lenses, we should not expect individuals with limb loss to navigate life with insufficient prosthetic support.

With this in mind, I hope that you and other members of the committee will choose to support SB408. Thank you for the opportunity to deliver my testimony, and for all the hard work you perform on behalf of all New Hampshire citizens.

Sincerely,

Ryan J. Donnelly
Policy Analyst