WRITE YOUR INSURER.
SPEAK UP. SPEAK OUT.

Are you considering writing your insurer or legislator about your insurance coverage? We want you to know what to expect, so we created this how-to to help you plan your letter. It mirrors the easy-to-use amplifyyourself.org letter writing tool, so once you have decided what you’d like to share, just go to the website and follow these steps.

1) Go to Amplifyyourself.org
2) Scroll down to the Amplify Yourself section and click the orange button that says “Write Your Insurer”
3) Click on your insurer. (If you don’t see yours, contact us at amplify@amputee-coalition.org)
4) Click the orange “Amplify Yourself” button
5) Complete the contact information. We use it to identify which insurance executives and legislators to write to. Click the orange “Submit” button.
6) Customize your letter, including subject line and adding your message.

You can unclick any names that you don’t want to write to, and by clicking on the arrow to the right of “Complete Message 2”, you can write to your legislators, too!

Here is the text for the letters from the online tool so you can use it as a reference or worksheet. The text you can’t change is in all capitals.

MESSAGE ONE
The first letter is directed to your insurance company executives.

* Message Subject: The default is Inexcusable challenges in accessing prosthetic care, but you can edit it to match your message, too.

DEAR [Recipients],

I AM WRITING TO YOU TODAY AS ONE OF THE NEARLY 2 MILLION AMERICANS LIVING WITH LIMB LOSS. I AM DISAPPOINTED AND FRUSTRATED WITH THE RESTRICTIVE AND DISCRIMINATORY COVERAGE POLICIES REGARDING ACCESS TO PROSTHETIC CARE. THESE UNFAIR POLICIES CAN RESULT IN MORE EXPENSIVE COMPLICATIONS. ARMS AND LEGS ARE NOT A LUXURY. LOSING A LIMB IS A LIFE-CHANGING EVENT, BUT ACCESS TO MEDICALLY NECESSARY PROSTHETIC CARE ENABLES AMPUTEES TO REGAIN THEIR MOBILITY, LIVE INDEPENDENTLY, AND REMAIN ACTIVE MEMBERS OF THEIR COMMUNITY.

Add your story here. Aim to have the first few sentences give an overview of your situation and what you want them to do. Then add details to your story, including how their actions can help improve your life, the efforts you have made to get care or devices your clinician recommended, and the timeline involved.
MESSAGE 1, cont’d

Prosthetic devices provide as much, if not more, health benefits, independence and mobility as internal prosthetic devices like artificial knees and hips, which are typically covered with little or no restrictions. I urge you to review your coverage and denial policies for prosthetic devices that will meet the medical needs identified by my medical team and result in long-term savings in overall healthcare costs and a higher quality of life for me and my fellow amputees.

MESSAGE 2

This second letter is directed to the legislators that represent you. You can unclick any (or all) the names if you don’t want to copy them. Here’s the outline for this letter, with the non-editable portions capitalized.

* Message Subject: You can edit the subject to reflect your points: Arms and legs are not a luxury; access to prosthetic care is essential

Dear [Recipients],

I am writing to you today as one of the nearly 2 million Americans living with limb loss. I am disappointed and frustrated with the restrictive and discriminatory coverage policies regarding access to prosthetic care. These unfair policies can result in more expensive complications. Arms and legs are not a luxury. Losing a limb is a life-changing event, but access to medically necessary prosthetic care enables amputees to regain their mobility, live independently, and remain active members of their community.

Then, add your story and perspective. Let them know you are a member of a community they represent and share the challenges and opportunities that getting the care you need provides. Tell them what you would like to happen and if there is an action you want them to take.

Prosthetic devices provide as much, if not more, health benefits, independence and mobility as internal prosthetic devices like artificial knees and hips, which are typically covered with little or no restrictions. I have written to my insurer to urge them to consider changes to their coverage and denial policies to allow similar access for prosthetic devices. I am now writing to you to encourage you to support legislation such as the Insurance Fairness for Amputees Act to improve coverage for prosthetic devices that will meet the medical needs identified by my medical team. This will result in long-term savings in overall healthcare costs and a higher quality of life for me and my fellow amputees.

Finally, you can edit your closing. The default is sincerely, [Your First and Last Name].

If you have questions, please feel free to contact us at amplify@amputee-coalition.org. Thank you for joining in and #AMPLIFYING your voice!