

Help Us Introduce the Insurance Fairness for Amputees Act



**amputee
coalition**[™]
A donor-supported nonprofit

Arms and Legs Are Not a Luxury

Access to care means that people with limb loss and congenital limb difference can participate fully in life – at work, in the community and at home.

Access requires medical and prosthetic coverage through employer-based and private insurance companies.

Demonstrated Support

- 21 states have passed Insurance Fairness for Amputees laws
 - › Arkansas, California, Colorado, Connecticut, Delaware, Illinois, Indiana, Iowa, Louisiana, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, Oregon, Rhode Island, Texas, Utah, Vermont, Virginia
- Bipartisan legislation was introduced in the 110th, 111th, 112th and 113th Congress (the last as H.R. 3020)

Studies Show Low Cost for Insurance Fairness for Amputees

Studies completed in several states all show that by ensuring appropriate prosthetic coverage, premium increases would be minimal, between 12 and 14 cents per member per month, and the savings are substantial.

For more details about coverage costs, contact the Amputee Coalition at amplify@amputee-coalition.org or 888.267.5669.

Savings

In addition, Colorado commissioned a study of their Medicaid program and found that, by providing prosthetic care, the state had average annual savings of nearly \$450,000!

- *The Retrospective Cohort Study of the Economic Value of Orthotic and Prosthetic Services Among Medicare Beneficiaries* by Dobson DaVanzo found that “patients who received lower-extremity prostheses had comparable Medicare episode payments (including the cost of the prosthetic) and better outcomes than patients who did not receive prostheses.”
- The Dobson DaVanzo study also found that patients who received “prosthetic services were more likely to... remain in the community and avoid facility-based care.”

For every dollar spent on rehabilitation, there is a savings of more than \$11 in disability benefits.

- Knee or hip problems resulting from lack of appropriate prosthetic care can result in costs ranging from \$80,000 to \$150,000 over a lifetime.

Demonstrating the need for law

- More than 2 million Americans are living with limb loss and 28 million have a diagnosis of diabetes or vascular disease, the leading cause of amputation
- Medical decisions must be in the hands of the individual and their clinical team, not limited by insurance bureaucrats.
- Federal legislation will close the gap for national and ERISA plans, as well as provide consistency.

Access

Many benefits to ensuring appropriate access to prosthetic care are profoundly impactful:

- Ability to work with few or no accommodations
- Reduced falls and reliance on assistive devices
- Reductions in secondary complications resulting from a sedentary lifestyle
- Improved emotional well-being and decreased depression, pain and disability
- Less dependence on caregivers or institutions.