

Prosthetic Parity
SB23 Amendment #16
Fact sheet

- o This amendment is the same as HB 223, which was **approved unanimously** by the House Insurance Committee!
- o The amendment relates to the coverage of orthotics and prosthetics by commercial health insurers.
- o The loss of an arm or leg is a catastrophe and should be covered by commercial health insurance.
- o Other “mandates” often increase utilization which leads to higher premiums; however, no one will cut off their arm or leg to access this benefit.
- o 7 other states have passed this needed legislation; CO, ME, NH, RI, MA, OR, and CA.
- o 7 states, including Texas, are considering similar bills this year. OR just passed a bill last week. And 20 additional states are gearing up to pass this legislation next year.
- o **There is no fiscal implication to the state**, and there is even a cost *savings* to the state, according to an analysis done by John S. O’Brien, director, legislative budget board.
- o The only opposition to this bill comes from the health insurance companies and business organizations who say that premiums will increase as a result of this mandate. **However, the cost to the health insurance plans is minimal, only 12 cents per member per month (\$1.44/year).**
- o In addition, the other states that have passed this legislation have not seen any increase in the number of uninsured people due to this legislation.

- o Amendment #16 will not affect consumer driven plans as defined in statute (chapter 1507 of the insurance code) or commercial health insurance plans covered under ERISA.
- o This bill treats orthotics and prosthetics just like everything else in the health insurance policy. There are no “special provisions”.

Orthotics and prosthetics get people back to work! Support amendment #16 to SB 23!