

5093

Re: Raised Bill No. 5093 – An Act Concerning Prosthetic Parity

My name is Greg Grusse and I am appealing to the Committee on Insurance and Real Estate that they enact the proposed House Bill 5093.

My sixteen-year-old daughter, Rachel, is a bilateral below knee amputee. Due to a severe illness, Rachel had to have both legs amputated when she was 15 months old. She has been wearing prostheses for over 14 years now. She is currently on her fourteenth set of prostheses. As you can see, there is quite a disparity between her first set of prostheses and a more current set.

Prostheses have allowed Rachel to live a more complete life than she would have without them. They allow her to participate in various activities such as bicycling, skating, skiing, soccer, basketball and just plain playing. The alternative would be a life restricted to a wheel chair.

Although it works out to be approximately one set a year for the past fourteen years, it is not that predictable. We begin the process of her being fit for a new set of prostheses when either the current set is physically worn out or they do not fit her any longer. We have had times when we did not start the process soon enough and Rachel has had to spend days or even weeks in a wheel chair until her "new legs", as we call them, were completed. Never has a set of prostheses been replaced when it was not absolutely necessary. Prostheses that do not fit properly cause pain and can contribute to long-term orthopedic issues.

This bill is important because it will ensure the following:

1. Coverage that is in place will stay in place and families will not find themselves with a huge unexpected cost upon renewal when the insurance company changes their policy. Rachel's legs cost over \$10,000 EACH!
2. People currently without adequate insurance coverage will be able to obtain prostheses and again lead a healthy and productive life. The average life of prostheses is 3 – 5 years, obviously this excludes children.
3. Employment decisions can be made based upon factors other than the health insurance provided.

Without legislation, I feel the future looks bleak for amputees as I see the trend by the insurance companies is to cap, reduce and/or eliminate prosthetic coverage. I am concerned with what Rachel will have to face in the coming years without this law. I implore the committee to sponsor this bill so that Connecticut can join the States that have already passed prosthetic parity bills such as Massachusetts, New Hampshire, Vermont, Rhode Island, Maine and New Jersey.

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