



CONNECTICUT PHYSICAL THERAPY ASSOCIATION

A COMPONENT OF THE AMERICAN PHYSICAL THERAPY ASSOCIATION

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Testimony for Victor G Vaughan PT, MS, OCS, ATC
 In Support of HB 5093, An Act Concerning Prosthetic Parity
 Insurance and Real Estate Committee
 on February 5, 2009

Senator Crisco, Representative Fontana and esteemed members of the Committee. I am writing in support of HB 5093, An Act Concerning Prosthetic Parity. As you know this bill seeks to require that all health insurance policies provided, delivered, renewed or amended including Medicaid and all state administered health care programs provide insurance coverage for prosthetics that is at least equal to coverage provided for medical and surgical benefits. This bill will ensure that patients who have suffered an amputation of either an upper limb or a leg will be able to receive a prosthesis that, at the least, comes close to being appropriate for their capabilities.

Currently insurance companies that administer insurance coverage often provide limited coverage on prosthesis. This often results in patients being fit for a prosthesis that, because of dollar limits, is less than appropriate for the patients on terms of potential returns to a normal lifestyle. These restrictions force the prosthetist to build a prosthesis with less effective components which in turn limits how much potential progress the patient can make. If the prosthesis was fit with reasonable components that are well designed for the patient they would be much more likely to achieve the most optimum functional level.

This bill only asks that insurers not be allowed reduce coverage beyond what is provided for medical coverage. This seems only appropriate as patients who have suffered a serious loss of a limb and are looking to return to an active lifestyle and they deserve to be allowed to return to the highest level of function. People who suffer an amputation should not be forced, because of an economic decision that is clearly undertaken to benefit the insurer not the patient, to accept a prosthesis that is not designed and fabricated with components that will allow that person to live the life that they wish and are capable.

I ask that you look at the severe limitations that these restrictions place on people with amputations and vote in favor of this bill.

If you have any questions, please don't hesitate to contact me or CPTA lobbyist Michael Dugan. As always, I look forward to working with you throughout this session of the General Assembly.