

Insuser

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Sent: [REDACTED] M
To: [REDACTED]
Subject: Changes to prosthetic insurance benefits. SB 376

SB 376

Hello, my name is Glenn Stone.

I am a resident of Bristol, CT for 50 years.

I was born in the state of CT in 1964.

I am an above knee amputee for 33 years. I lost my leg to a vehicle accident.

My story:

I have insurance with Cigna and they do not cover microprocessor units and various other components of above knee prosthetics essential to my mobility.

My daily activities include climbing ladders; climbing in around and under large machines, crawling on hands and knees to build machines at work, walking several miles daily in the shop, caring for my property and home, repairing vehicles, hiking and bike riding with family and riding my motorcycle. I lead an active life and the need for a proper prosthetic, one that is light weight that utilizes a micro processor for better knee/leg responses is crucial. My insurance carrier, like many others, has exclusions such as not covering micro processors, leaves me with a large expensive gap in my coverage. Other components are also deemed not covered. I don't understand how the insurance industry picks what codes to cover and what they will exclude. Without any one component, the prosthetic is not what the prosthetic builders ordered to meet my needs. We, I, deserve insurance coverage that will cover the prosthetics in full without picking apart the components that are crucial for our daily use.

Those that need specialized electric wheelchairs, special equipment for those that do not have use of their limbs, and other physical impairments have their equipment needs met without having their equipment scrutinized component by component yet my prosthetic which is of equal need is held to another set of review standards with an unreasonable list of exclusions.

The need for revision to prosthetic benefits is greatly needed here in CT.

Due to the cost of prosthetics and the financial burden we must carry plus the fact that lesser quality prosthetics lead to the need for days off from work causes much stress to amputees and their families. Our goal is to remain at work not reduced to going on disability. I, myself, have not been unemployed for more than 6 months total since my limb loss. As time goes on though the need to consider my future prosthetic needs, which is a new prosthetic just about every 3 years, causes me great concern based on current insurance coverage.

My voice, like my prosthetic needs, should hold some value when considering major changes to our current insurance benefits here in the state of CT.

Thank you

Glenn Stone

Bristol CT

Sent from my iPad