

Re; Bill -SB 376

AN ACT CONCERNING HEALTH INSURANCE COVERAGE FOR PROSTHETIC DEVICES.

1. Hello my name is Michael Brower.
2. I am a lifelong resident of Connecticut. I'm originally from Norwalk and now reside in Oakdale / Montville.
3. I'm a quad amputee for 24 years now, which means I have lost a part of both legs and arms. Both my legs were amputated below the knee. My left arm is completely gone and I have lost part of my right hand.
4. But I am 100% mobile.
5. Back in 1994, when I got sick, I had Blue Cross/Blue Shield insurance. There was no question regarding approving payment for my medical bills AND for my prosthetics. After 16 months of recuperating, I returned to work for 18 years. I was the company's Plant Foreman.
6. I can't even imagine not being able to get my prosthetics repaired or replaced because of insurance issues.
7. I was also raising my son who had chronic medical issues of his own.
8. This was besides dealing with all my personal issues, which included a marriage breakup.
9. Six years ago, I decided it was time to retire. I am receiving income and insurance coverage from Medicare and Medicaid.
10. However, I had some drama with a Medicare Advantage plan from United Healthcare. During the sales cycle, I asked specifically if there will be any problem with coverage for my prosthetics. I was reassured there would be no problem, but when my doctor wrote a prescription for replacements, the coverage was immediately denied. I was informed by United Healthcare that I would have to submit an appeal. My doctor also informed me that based on his experience, the whole process could take up to a year.
11. My action was to switch to traditional Medicare and dump United Healthcare. It took a lot of work and many phone calls, but I was finally able to find the right person in Medicare to put through the change.
12. Why would an insurance company deny coverage from a person who clearly has a disability? This practice must stop. Please put in safeguards so that people like me can continue to get Insurance coverage to keep us mobile. I paid my insurance premiums to both Blue Cross/Blue Shield and to Medicare over the many years that I worked. And I started working and earning wages since the age of 15. That means I paid taxes, too, from the age of 15
13. Thank you for listening to my story.

Respectfully,

Michael E. Brower Sr.