



State of Connecticut
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Testimony
Senator George S. Logan
Insurance and Real Estate Committee
March 8, 2018
S.B. 376

AN ACT CONCERNING HEALTH INSURANCE COVERAGE FOR PROSTHETIC DEVICES.

Chairs Sen. Kevin Kelly, Sen. Timothy Larson, Rep. Sean Scanlon and the other distinguished members of the Insurance and Real Estate Committee.

I am here today to speak in support of the Insurance Parity Initiative for Prosthetics. Arms and legs are not luxuries. Instead, these individuals that utilize prosthetics and their families that rely on them, now face a financial emergency in addition to the medical one. Insurance Parity laws have been passed in many other States, including other New England States. It is time Connecticut join that group.

It is worth noting, that some of those States directly tie their coverage to Medicare. We should not allow insurance payers to treat custom prosthetic devices as off-the-shelf durable medical equipment. I ask the committee to seriously study the new data available. When this committee last considered Insurance Parity for Prosthetics, they only had the cost of the prosthetic device and nothing more. Today, we have much more data to consider. Here are three studies worthy of your examination:

- Colorado - Full Study of the Costs of Prosthetics
- Dobson DaVanzo Study of the Economic Value of Prosthetics
- RAND Study of the Economic Value of microprocessor knees versus mechanical knees.

During previous legislative sessions in 2009 and 2011, the focus was on data related to the actual cost of a prosthetic device. The three above studies include in their analysis total patient care costs following the limb loss. The conclusions are clear. Patients that promptly received prosthetic legs, not only got healthy sooner, secondary complications and their associated medical costs were less. The payer actually breaks even when reviewing the following 12 month period and saves money when reviewing the following 18 month period. In today's health care market, Medicare and Medicaid enjoy those savings while helping their patients improve their health and lifestyle. We in the State Legislature have the responsibility to consider this new data when assessing the economic value of mandating better coverage of prosthetic devices.

I urge the Insurance and Real Estate Committee to support SB 376.

George S. Logan

State Senator