



# Advocacy

## Taking Action and Making Change!

### A Study of Assembly Bill 1011

#### Excerpts

#### Key Findings

- The NovaRest analysis indicates that this bill, if enacted, would result in average premium increases of .025%.
- NovaRest arrived at an overall short-term estimate of .025% of premium (or 25 cents per \$1,000 of premium). As an upper limit, one carrier reported that the total cost of providing such benefits was about .08% of premium.
- The longer-term impact on premiums may include other factors: some that decrease health care costs and some that increase health care costs. There may be reduced mental health care costs and disability costs due to the successful impact of the prosthesis.
- It is expected that improved use of prosthetics will result in individuals experiencing less depression and allow more individuals to return to work.

#### Prepared for: New Jersey State Assembly

Prepared by: NovaRest Consulting by request of the New Jersey Mandated Health Benefits Advisory Commission, April, 10 2006

For more information about our efforts in the state, contact the Advocacy Department at 202/742-1885 or [state@amputee-coalition.org](mailto:state@amputee-coalition.org). To get involved in our federal campaign, contact us at 202/742-1886 or [federal@amputee-coalition.org](mailto:federal@amputee-coalition.org).