

FOR IMMEDIATE RELEASE

February 22, 2007

Sample Press Release

RESTRICTIVE INSURANCE REGULATIONS HURT LOCAL FAMILY The Amputee Coalition of America Is Fighting Back

In return for premiums paid for group health insurance, consumers expect to be covered for catastrophic illness or injury. Sadly, without legislation to ensure coverage, many people living with the loss or absence of a limb face discouraging obstacles when trying to obtain prosthetic care.

Robert Smith, a local father and bus driver, found this out for himself. When Robert lost his leg to cancer, he assumed his insurance company would pay for the prosthetic care he needed to get back to work. He was told that his policy would only cover \$1,000 worth of care. Unfortunately, this is happening to people all over Florida.

“I assumed that my insurance company would cover the cost of my new leg,” Smith said. “My family has already gone through so much. I am just asking for the basic care I need to get back to work and live my life.”

When an individual discovers that prosthetic care is not covered, they may have to resort to using retirement or children’s college savings to purchase a prosthesis in order to remain working. Some take mortgages out on their homes, try to get bank loans, and even use a series of high interest credit cards to get the prosthetic limbs they need.

Obviously, the biggest concern anybody has about passing a new mandate is cost. People fear that big jumps in the cost of insurance will reduce access to healthcare. None of us want to see health insurance costs pushed beyond the reach of the average consumer.

Colorado was the first state to pass a parity bill in 1998. A report released prior to passage found that the maximum increase in premiums would be about 12 cents per member per month. This cost estimate did not take into account that there would also be a cost savings by both the private and public sector.

The provision of prostheses results in a variety of benefits, some of which are fiscal in nature, while others are more related to quality of life issues, which are less measurable. Nonfiscal benefits include a reduction in the secondary conditions caused by a sedentary lifestyle, less dependence on caregivers, and lowered risk of diabetes-related complications leading to additional limb amputation. In addition, this segment of the population can continue to be contributing members of society instead of becoming dependent on it.

For more information or to get involved, contact the Advocacy Department
at 202/742-1885 or apll@amputee-coalition.org



The state legislature is currently considering a bill to require insurance companies to cover prosthetic devices. Both the financial and social benefits provide a strong case for prosthetic coverage. The Amputee Coalition of America will continue to work hard to pass HB 1234.

“This bill will ensure that the tragedy of a person losing a limb is not compounded by forcing that person to spend the rest of their life in a wheelchair when help is readily available,” said Paddy Rossbach, President and CEO of the Amputee Coalition of America.

The bill is currently being considered in the state legislative session.

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