

# Introduce the Insurance Fairness for Amputees Act



**amputee  
coalition**<sup>™</sup>  
A donor-supported nonprofit

## Arms and Legs Are Not a Luxury

Access to care means that people with limb loss and limb difference have the resources and care necessary to live the life they want to live. Live independently, return to work, and participate in their community and in their homes.

Access means ensuring adequate coverage for prosthetic and custom orthotic care for people who need it.

## Demonstrated Support

- 21 states have passed Insurance Fairness for Amputees laws
  - › Arkansas, California, Colorado, Connecticut, Delaware, Illinois, Indiana, Iowa, Louisiana, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, Oregon, Rhode Island, Texas, Utah, Vermont, Virginia
- Bipartisan legislation was introduced in the 110th, 111th, 112th and 113th Congress (the last as H.R. 3020)

## Studies Show Low Cost for Insurance Fairness for Amputees

Independent state studies show that by ensuring appropriate prosthetic coverage, premium increases would be minimal, between 12 and 14 cents per member per month, and the savings are substantial.

### Demonstrating the need for law

- 2 million Americans are living with limb loss
- 28 million at risk with diabetes or vascular disease, the leading cause of amputation
- Medical decisions must be in the hands of the individual and their clinical team, not limited by insurance bureaucrats
- Amending ERISA will close the gap with state laws, as well as provide consistency

## Savings

- Colorado commissioned a study of their Medicaid program and found that, by providing prosthetic care, the state had average annual savings of nearly \$450,000!
- *The Retrospective Cohort Study of the Economic Value of Orthotic and Prosthetic Services Among Medicare Beneficiaries* by Dobson DaVanzo found that “patients who received lower-extremity prostheses had comparable Medicare episode payments (including the cost of the prosthetic) and better outcomes than patients who did not receive prostheses.”
- The Dobson DaVanzo study also found that patients who received “prosthetic services were more likely to... remain in the community and avoid facility-based care.”

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**For every dollar spent on rehabilitation, there is a savings of more than \$11 in disability benefits.**

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- A study of Virginia’s law found that the law “is not expected to have a significant impact on overall healthcare costs and may reduce total overall costs.”
- Knee or hip problems resulting from lack of appropriate prosthetic care can result in costs ranging from \$80,000 to \$150,000 over a lifetime.

### Access

- Ability to work with few or no accommodations
- Reduced falls and reliance on assistive devices
- Reductions in secondary complications
- Improved emotional well-being
- Decreased depression, pain and disability
- Less dependence on caregivers or institutions

For more details about coverage costs, contact the Amputee Coalition at [amplify@amputee-coalition.org](mailto:amplify@amputee-coalition.org).