



Delaware House of Representatives House Majority Caucus

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PROSTHETIC PARITY BILL INTRODUCED IN HOUSE

*HB 343 would require insurance policies to provide prosthetics
at federal reimbursement rate*

DOVER – Legislation that would ensure that amputees in Delaware are able to obtain necessary orthotic and prosthetic devices was introduced in the House on Tuesday.

House Bill 343, sponsored by Rep. Gerald L. Brady and Rep. Helene M. Keeley, would ensure prosthetic parity for those who have lost limbs by requiring that individual and group health insurance policies provide orthotic and prosthetic devices at a reimbursement rate equal to the federal reimbursement rate for older and disabled Delawareans.

“The age of wooden legs is no longer relevant. There have been many wonderful scientific and technological advances in prosthetic devices,” said Rep. Brady, D-Wilmington West. “These advanced devices serve to enhance and improve amputees’ quality of life, and they deserve to have the opportunity to obtain them. However, they also are very expensive, and many amputees today are not able to get adequate or proper prosthetic devices due to a lack of coverage.

“If our amputees are able to acquire these devices, they will be more productive and self-sufficient and certainly feel better about themselves.”

As of 2008, 11 other states have adopted prosthetic parity laws.

A chief warrant officer with the Delaware National Guard, Rep. Brady noted that the issue of providing amputees with proper devices has gained public attention due to soldiers returning from war with injuries.

Coverage for orthotics and prosthetics varies between insurance policies. Some cover 80 percent or more of a medically necessary prosthetic, while others allow a person only one prosthetic for their lifetime. According to the Amputee Support Group of Delaware, the overall insurance

industry classifies prosthetics as “durable medical equipment” – the same classification it uses for wheelchairs, oxygen equipment and home hospital beds.

“Prosthetics are not simply hardware for amputees,” Rep. Brady said. “They are natural extensions of their bodies that are essential for life. They allow amputees to more fully participate in day-to-day activities. We owe it to them to ensure that they receive the devices they need to lead full and active lives.”

HB 343 has been assigned to the House Economic Development, Banking, Insurance & Commerce Committee.

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