



April 17, 2012

Co-Sponsor and Pass H.R. 4175 and S. 773
The Insurance Fairness for Amputees Act of 2012

Dear Congressmen, Congresswomen and Senators:

The undersigned members of the Independence Through Enhancement of Medicare and Medicaid (ITEM) Coalition strongly urge you to co-sponsor the Insurance Fairness for Amputees Act of 2012, H.R. 4175 and S. 773. This bipartisan legislation, introduced by Congressmen Charles Dent (R-NJ) and Robert Andrews (D-NJ) in the House, and Senators Snowe (R-ME) and Harkin (D-IA) in the Senate, would help preserve access to critical health care services for more than 1,700,000 individuals living with limb loss and millions living with conditions requiring orthotics and prosthetics in the United States.

Currently, individuals needing orthotic and prosthetic care are often faced with arbitrary insurance limitations impeding their ability to receive needed services and devices. Many private insurers cover prosthetics and orthotics but limit coverage with unrealistic caps or exclusions. For example, an insurer may only cover one prosthesis per lifetime or not cover any repairs or replacements to a device. This hurts all amputees, but it is especially difficult for children who need successive limbs as they grow. Additionally, some insurance plans impose specific exclusions on certain types of prostheses that rely on more advanced technology, despite the fact that these devices are consistent with contemporary medical practice and greatly aid amputees in improving their ability to function, work, live independently, and live life to its fullest.

For amputees in need of prosthetic care and those needing custom orthoses, coverage of assistive devices is critical to their well being. In addition, access to appropriate orthotic and prosthetic care can help prevent costly co-morbidities related to severely restricted mobility. These secondary conditions include orthopedic problems, obesity, diabetes, skin breakdown, muscle loss, and peripheral vascular disease. Because of these associated health concerns, the lack of prosthetic and custom orthotic care can lead to more expensive services than simply providing consistent and appropriate coverage in the first instance.

The Insurance Fairness for Amputees Act would help ensure that orthotic and prosthetic benefits will be covered on par with other medical and surgical services covered by private insurance

plans and that these services are included in plan description documents made available to health insurance consumers.

The ITEM Coalition strongly supports H.R. 4175 and S. 773. We thank you for your consideration of this important issue and look forward to working with you and your staff to enact this legislation as expeditiously as possible.

For more information, please contact Peter Thomas, ITEM Coalition counsel, at (202) 466-6550.

Sincerely,

American Academy of Physical Medicine and Rehabilitation
American Association of People with Disabilities
American Association on Health and Disability
American Congress of Rehabilitation Medicine
American Medical Rehabilitation Providers Association
American Music Therapy Association
American Therapeutic Recreation Association
Amputee Coalition of America
Association of Assistive Technology Act Programs
Association of Rehabilitative Nurses
Association of University Centers on Disabilities
Blinded Veterans Association
Brain Injury Association of America
Christopher and Dana Reeve Foundation
Easter Seals
National Association for the Advancement of Orthotics and Prosthetics
National Multiple Sclerosis Society
National Spinal Cord Injury Association
Paralyzed Veterans of America
Spina Bifida Association
TASH
The Arc of the United States
United Cerebral Palsy
United Spinal Association
Veterans of Modern Warfare
VetsFirst