

Sen. Larry Liston



### What is the public health problem?

Coloradans living with limb loss and limb difference are unable to afford and access lifechanging prosthetic care for physical activity and exercise due to a lack of insurance coverage, "not medically necessary" denials, and high out-of-pocket costs.

Without health plan coverage, adults, children, and families are forced to:

- Incur prohibitive out-ofpocket costs (ranging from \$5,000 - \$50,000)
- Risk harm/injury using an improper device
- Live sedentary lifestyles with costly health complications including obesity

Current Colorado insurance law requires prosthetic coverage based on Medicare rules for the aged and disabled. Individuals need specialized prostheses for physical activity and recreation.

Children with disabilities are 4.5 times less likely to engage in physical activity than children without disabilities[1]



This bill modifies Colorado's current prosthetic coverage law so health insurance plans will be required to cover an additional prosthetic device necessary for physical activity.

### What is HB-1136's potential fiscal and social impact?

- Covering devices for physical activity has a minimal impact on insurance premiums while providing long term social and fiscal benefits by improving health access and equity for Coloradans with disabilities.
- The estimated increase to premiums as a result of HB-1136 is conservatively calculated at \$0.01-\$0.09 PMPM, with a total of \$73,307.81-\$724,923.63 annual impact to the state of Colorado.
- Providing appropriate prosthetic care lowers overall healthcare costs:
  - Knee or hip problems resulting from lack of appropriate prosthetic care can result in increased healthcare costs ranging from \$80,000 to \$150,000 over the course of a single patient's lifetime.[2]
  - A Colorado state study showed providing Medicaid prosthetic coverage decreased overall healthcare costs by \$1,177.60 per patient.[2]
  - People with disabilities who are physically active are more likely to be employed, advance in their careers, and have improved physical and mental health.[3]

# We kelieve MOVEMENT IS MEDICINE



## CONTACT

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Lila is 11 and loves to ski, hike, and play lacrosse and basketball. She hopes to do her first 14er this summer. Born with fibular hemimelia, she had her leg amputated at age 9. She needs a specialty athletic prosthesis to do the activities she loves and to keep up with her little brother.



Braden is 5 years old and lives in Arvada. He was born with fibular hemimelia and had an amputation at 11 months. Braden struggles to "keep up with other kids" in his current prosthesis and wears it out faster than normal because of his high activity level.



Bee lives in Durango and lost her leg after a rock climbing accident in 2011. Wanting to help others like her, she became a Prosthetist-Orthotist. Now, she faces enormous barriers providing her patients the prostheses they need to be physically active.

## SUPPORTING ORGANIZATIONS FOR SO COLORADO KIDS CAN MOVE

- Rocky Mountain Orthotic and Prosthetic Coalition (RMOPC)
- Amputee Coalition
- American Orthotic and Prosthetic Association (AOPA)
- National Association for the Advancement of Orthotics and Prosthetics (NAAOP)
- The American Academy of Orthotists and Prosthetists (AAOP)
- The Association of Colorado Centers for Independent Living (ACCIL)
- Colorado Cross Disabilities Coalition (CCDC)
- Center for People With Disabilities (CPWD)
- Limb Preservation Foundation
- Mental Health and Inclusion Industries
- Colorado Trauma Network

- Family Voices Colorado
- Disability Law Colorado
- ARC Thrift
- Colorado Poverty Law Project
- PASCO Personal Assistance Services of Colorado
- Chronic Care Collaborative
- Paradox Sports
- The Arc Colorado
- Ignite Adaptive Sports
- Mental Health Colorado
- Colorado Academy of Family Physicians
- Alliance Colorado
- Casting Scarlett's Way
- The Independence Center of Colorado Springs
- Colorado Medical Society
- Next 100 Colorado



Max is a senior at Silver Creek High School in Longmont. Despite being born without his right hand, he has always loved sports. He is a competitive fencer and uses his prosthesis for balance and strength training. As he ages out of Shriners Hospital for Children, he must consider affordability and access to prosthetic care.

**HB-1136** 

Sponsors: Rep. David Ortiz Rep. Anthony Hartsook Sen. Larry Liston



SO **COLORADANS** CAN