

TO: HEALTH INSURANCE PLANS OFFERING MAJOR MEDICAL COVERAGE IN MINNESOTA
FR: MINNESOTA SOCIETY OF ORTHOTISTS, PROSTHETISTS & PEDORTHISTS (MSOPP)
RE: MINNESOTA IMPROVED ACCESS TO ORTHOTIC & PROSTHETIC CARE LAW;
MN STATUTES CHAPTER 62Q HEALTH PLAN COMPANIES; EFFECTIVE 01/01/2025

- (1) *MN 62Q.665 COVERAGE FOR ORTHOTIC AND PROSTHETIC DEVICES (MN-Regulated Commercial Plans):*
<https://www.revisor.mn.gov/statutes/cite/62Q.665>
- (2) *MN 62Q.6651 MEDICAL NECESSITY AND NONDISCRIMINATION STANDARDS FOR COVERAGE OF PROSTHETICS OR ORTHOTICS (Utilization Review Process and Removal of Reasonable Useful Life Restrictions when Medical Necessity Exists):*
<https://www.revisor.mn.gov/statutes/cite/62Q.6651>
- (3) *MN 256B.066 ORTHOTIC AND PROSTHETIC DEVICES, SUPPLIES, AND SERVICES (MN Medical Assistance Plans):*
<https://www.revisor.mn.gov/statutes/cite/256B.066>

1. Orthotic and Prosthetic (O&P) devices covered – see MN 62Q.665
2. MN State-regulated commercial health plans offered, issued, or sold (not ERISA, not self-insured plans) – see MN 62Q.665
3. MN State-regulated public plans including MN Medicaid, MNSure and MN State Employee Group Insurance Program (SEGIP) – see MN 256B.066
4. Parity with Medicare coverage (Insurance Fairness) at least equal to the coverage provided under federal law for health insurance for the aged and disabled – see MN 62Q.665 Subd 2(a).
5. Orthoses and prostheses for purposes of performing physical activities – MN 62Q.665 Subd 2(e)
6. Orthoses and prostheses for showering or bathing – see MN 62Q.665 Subd 2(f)
7. Prohibition of discriminatory practices in utilization review processes; *a health plan company shall not deny a prosthetic or orthotic benefit for an individual with limb loss or absence that would otherwise be covered for a nondisabled person seeking medical or surgical intervention to restore or maintain the ability to perform the same physical activity* – see MN 62Q.6651(b-d)
8. Removal of Reasonable Useful Life (RUL) restrictions if medical necessity exists; replacement of device w/o regard to continuous use or useful lifetime restrictions - MN 62Q.6651(f)(1-3) & (g)
9. Inclusion of defrayal of costs and payments to health plan companies, appropriated to the commissioner of commerce, who must reimburse health plan companies for coverage under this section, available only for coverage that would not have been provided by the health plan without the requirements of this section – see MN 62Q 665 Subd 4 & 5