MN SF 3351 / HF 3339

A bill for an act relating to insurance; requiring coverage for orthotic and prosthetic devices; authorizing rulemaking; proposing coding for new law in Minnesota Statutes, chapter 62Q.

Introduced in Minnesota's 93rd Legislature (2023-2024) on 5/20/2023

SF 3351

https://www.revisor.mn.gov/bills/bill.php?f=SF3351&y=2023&ssn=0&b=senate

Authors: Hoffman, Abeler, Klein, Morrison & Housley

HF 3339:

https://www.revisor.mn.gov/bills/bill.php?f=HF3339&y=2023&ssn=0&b=house

Authors: Koegel, Stephenson, Daniels, Edelson; Hassan

Main Provisions:

1. Insurance Fairness for O&P (on par with Medicare):

A health plan must provide coverage for orthotic and prosthetic devices, supplies, and services, including repair and replacement, at least equal to the coverage provided under federal law for health insurance for the aged and disabled under sections 1832, 1833, and 1834 of the Social Security Act, United States Code, title 42...

2. Coverage for O&P Devices for Performing Physical Activity:

A health plan must cover orthoses and prostheses determined by the enrollee's provider to be the most appropriate model that meets the medical needs of the enrollee for purposes of performing physical activities, as applicable, including but not limited to running, biking, and swimming, and maximizing the enrollee's upper limb function.

3. Coverage for O&P Devices for Showering or Bathing:

A health plan must cover orthoses and prostheses for showering or bathing.

4. Medical Necessity and Nondiscrimination Standards for O&P Coverage:

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.

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Supported by Minnesota Society of Orthotists, Prosthetists & Pedorthists (MSOPP), Wiggle Your Toes (WYT), American Orthotic & Prosthetic Association (AOPA); American Academy of Orthotists & Prosthetists (AAOP); National Association for the Advancement of Orthotics & Prosthetics (NAAOP); Amputee Coalition (AC)