



February 12, 2024

RE: Support HF 3339/SF 3351: Improving Insurance Coverage for Amputees

Dear Members of the House and Senate Commerce Committees,

On behalf of Wiggle Your Toes (WYT), a Minnesota (MN) based non-profit that supports the amputee community, I am writing to ask for your support of MN Bill HF 3339 / SF 3351. If signed into law, this proposed legislation will positively impact Minnesotans with disabilities who rely on orthotic and prosthetic (O&P) care to improve function and mobility, and live safe and healthy lives.

I am a bilateral above the knee amputee, which means I wear two prosthetic legs to accomplish my activities of daily living (ADLs). These ADLs include working full time, running the non-profit, providing for family as a husband and father of three. Activities include travel, spending time at the cabin, riding ATV and golfing. I know first-hand how important this legislation is to the community of individuals living in MN who depend on similar devices. As president of WYT, I lead a group of volunteers who help amputees in their journey through our three stages of Heal, Recover and Flourish.

MN Bill HF 3339 / SF 3351 will provide Minnesotans living with limb loss, limb difference, and mobility impairment the ability to access orthotic and prosthetic (O&P) care in a manner that is consistent with Medicare standards, and for activities of daily living that include physical activities and showering/bathing. The nondiscrimination standards outlined in this bill will guarantee these Minnesotans living with limb loss, limb difference, and mobility impairment will receive the same standard of care as patients without a disability. These are important matters to this community of Minnesotans.

Today, 28,000 Minnesotans with limb loss and thousands more with limb difference and mobility impairments are unable to access prescribed, life-changing O&P care due to a lack of coverage and affordability in state and private health plans. This is especially true for orthoses and prostheses utilized for physical activity and showering/bathing, which are often deemed "not medically necessary." Without appropriate health coverage, adults, children, and families are forced to incur prohibitive out-of-pocket costs, risk harm or injury using an inappropriate device, or live sedentary lifestyles with costly secondary health complications, including obesity.

The truth of the matter is that the actual expenditure on these O&P devices that would allow people to improve function and mobility really has little effect on premiums. I believe the MN Commerce 62J (January 2024) report resulted in an increase of \$.39 per member/per month (PMPM).

The coverage requirements of this bill will help address and improve the O&P needs of MN's disabled population of all ages. Currently, coverage for O&P care and devices is not on par with Medicare (nor the Veteran's Administration), therefore access is limited for this aged population. This is problematic given the increase in beneficiaries to Medicare Advantage plans in MN.

Also, this bill will help address and improve the lives of MN's pediatric population in need of O&P care. Activity-specific custom O&P devices are necessary to allow a child to engage in exercise and recreation, allowing kids to be kids!

If enacted, this proposed legislation will change the current MN state and private health plans' more restrictive views that only one prosthesis or orthosis is covered to ambulate or walk. More than one is needed to safely perform the activities of daily living that include exercise, showering and bathing.

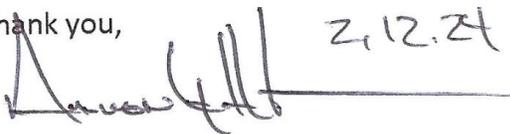
If enacted, this proposed legislation will empower Minnesotans living with limb loss, limb difference, and mobility impairment to access their prescribed O&P devices for physical, mental, and social health benefits. And, it will ensure they have access to these O&P devices in the same manner as their non-disabled Minnesotan peers.

Based on the information provided, please support Bill HF 3339 / SF 3351.

Please contact me should you have questions or need additional information.

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Thank you,

 2.12.24

Aaron Holm, Executive Director

Wiggle Your Toes, Inc

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