

FACT SHEET

SO **EVERYBODY**
CAN MOVE
VERMONT

The public health problem affecting individuals with limb loss and limb difference:

There are an estimated **9,000** individuals living with limb loss, limb difference, and mobility impairment in Vermont. Many of these Vermonters are **unable to afford and access life changing orthotic and prosthetic care that restores mobility and physical activity** due to 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-of-pocket costs** (ranging from \$5,000 - \$50,000)
- **Risk harm/injury** using an improper device
- **Live sedentary and socially isolated lifestyles** with costly physical and mental health complications including obesity and depression

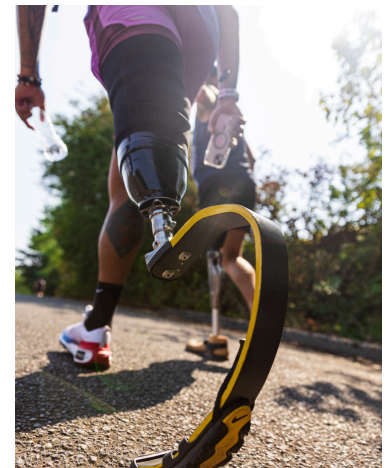
Vermonters with disabilities need fair access to prostheses and orthoses for daily independence and physical activity.

So Every BODY Can Move is a national movement working to create equitable access to prostheses and orthoses utilized for physical activity and making it medically necessary.

The goal of this legislation:

To amend VT law to improve access to orthotic and prosthetic (O&P) care:

1. **Physical Activity and Comprehensive O&P Care** - Require state commercial plans to cover activity-specific O&P care.
2. **Physician-Based Medical Necessity** - Considers O&P care as an "Essential Health Benefit" under the Affordable Care Act and requires that general-use and activity-specific O&P care must be covered if the physician deems it medically necessary.
3. **Nondiscrimination Standards** - Prohibits insurers from denying activity-specific O&P care that would otherwise be provided to a patient without a disability to perform the same activity (e.g. ACL repair, knee replacement, etc).



The potential fiscal and social impact:

- **Ensuring appropriate O&P coverage for physical activity has a minimal impact on insurance premiums;** fiscal reports from six states have shown health premium increases ranging from \$0.08 to \$0.37 PMPM. [1] [2] [3]
- **Legislation of this type is seeing widespread support across the country.** Arkansas (HB 1252), Colorado (HB 1136), Illinois (SB 2195), Maine (LD 1003), New Mexico (HB 131), Maryland (SB 614), and Minnesota (HF 3339 / SF 3351) enacted similar legislation in 2022-2024. Florida (SB 0828 / HB 1003), Indiana (HB 1428), Massachusetts (HD 4491), New Hampshire (SB 177), New Jersey (SB 1439), Pennsylvania (HB 2399), and Tennessee (HB 1992 / SB 2010) have all introduced similar legislation in 2024.
- Providing appropriate orthotic and prosthetic care **lowers overall healthcare costs and reduces demands on government social support systems:**
 - 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.[4]
 - A Colorado state study showed providing Medicaid prosthetic coverage decreased overall healthcare costs by \$1,177.60 per patient.[4]
 - People with disabilities who are physically active are more likely to be employed, advance in their careers, and have improved physical and mental health.[5]

We believe
**MOVEMENT
IS MEDICINE**



CONTACT

Contact David Hiler at drhiler@gmail.com to get involved. Visit www.soeverybodycanmove.org for more information.