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Fiscal Reports

A Multi-State Analysis of the Fiscal and Social Impact of Commercial Insurance Coverage for Recreational Prostheses in the United States (2023):

Report: <https://esmed.org/MRA/mra/article/view/3809>

- CO: House Bill (HB) 23-1136 is conservatively calculated at **\$0.01- \$0.08**
- CT: planned fall 2023 proposed bill is conservatively calculated at **\$0.01- \$0.11**
- IL: Illinois Senate Bill (SB) 2195 is conservatively calculated at **\$0.01 - \$0.37**

A Multi-State Analysis of the Fiscal Impact of Commercial Insurance Coverage for General-Use & Activity-Specific Prosthetic & Orthotic Devices in the United States (2024):

Report: <https://esmed.org/MRA/mra/article/view/5104>

- Maryland (SB0614/HB0865): **\$0.01-\$0.25 PMPM**
- Massachusetts (H4096): **\$0.01-\$0.28 PMPM**
- New Hampshire (SB 177): **\$0.01-\$0.05 PMPM**
- New Jersey (SB 1439): **\$0.01-\$0.37 PMPM**
- Oregon (bill number not yet assigned): **\$0.01-\$0.17 PMPM**
- Idaho (bill number not yet assigned): **\$0.01-\$0.14 PMPM**
- Kentucky (bill number not yet assigned): **\$0.01-\$0.32 PMPM**
- Minnesota (HF 3339/SF 3351): **\$0.01-\$0.39 PMPM**
- Ohio (bill number not yet assigned): **\$0.01-\$0.82 PMPM**
- Pennsylvania (HB 2399): **\$0.01-\$0.89 PMPM**
- Tennessee (HB 1992 / SB 2010): **\$0.01-\$0.50 PMPM**

Assessing the Net Positive Social and Fiscal Impact of Preventative Healthcare: A Policy Review of Prosthetic & Orthotic Commercial Insurance Coverage (2025):

Report: [2025 Fiscal & Social Impact Analysis](#)

Talking points: [Advocacy Talking Points: Expanding Insurance Coverage for Prosthetic & Orthotic Devices](#)

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- Vermont: **\$0.01 - \$0.02 PMPM**
- Virginia: **\$0.01 - \$0.28 PMPM**
- Alabama: **\$0.01 - \$0.30 PMPM**
- Alaska: **\$0.01 - \$0.05 PMPM**
- Florida: **\$0.01 - \$1.30 PMPM**
- Georgia: **\$0.01 - \$0.68 PMPM**
- Indiana: **\$0.01 - \$0.41 PMPM**
- Michigan: **\$0.01 - \$0.59 PMPM**
- Nebraska: **\$0.01 - \$0.12 PMPM**
- North Carolina: **\$0.01 - \$0.71 PMPM**
- Utah: **\$0.01 - \$0.12 PMPM**
- Washington: **\$0.01 - \$0.47 PMPM**

New Mexico: [2026 Rate Review New Mexico](#)

2025–2026 New Mexico Health Plan Rate Reviews

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included in this document summarize each carrier's analysis across individual, small-group markets.

Across every carrier, House Bill 131 (2023) New Mexico's So Every BODY Can Move law establishing Insurance Fairness for prosthetic and orthotic care was **found to have 0 percent impact on insurance premiums**. HB 131 confirms that activity-specific prosthetic and orthotic care supporting physical activity, independence, and overall wellbeing is medically necessary, removing outdated exclusions and ensuring fair access to essential mobility devices and care.

Minnesota:

Actuarial Report: <https://www.house.mn.gov/comm/docs/MPM-owNuSkukbbGUchfa7w.pdf>

"Commerce has determined that this proposed mandate would likely require partial defrayal under the Affordable Care Act, with an estimated cost between \$350,000 and \$520,000 in the first year."

"Given the current available data, the expenditures associated with this mandate are projected to result in a net increase of \$0.39 per member per month (PMPM) for the total non-public insured population in the first year and to result in a net increase of \$3.65 PMPM in Year 10."

References CO's multi-state review above within considerations.

Maine:

Fiscal Report: <https://www.maine.gov/pfr/sites/maine.gov/pfr/files/inline-files/LD1003-Maine-Mandated-Benefit-Athletic-Prosthetic-Report.pdf>

"As this type of prosthetic is in addition to the currently covered prosthetic for "medical need", we believe it is a new benefit. Therefore, we believe this bill is a new benefit whose cost would be defrayed by the state, but this is not a legal interpretation, nor should it be considered legal advice."

"NovaRest anticipates this bill amendment will result in increases in health insurance premiums between 0.00% - 0.02% or \$0.01 - \$0.12 PMPM. With an estimated 62,250 members in Maine enrolled in qualified health plans, we estimate the cost to the state of \$9,000 to \$89,000."

Arkansas:

Fiscal Report: <https://www.arkleg.state.ar.us/Home/FTPDocument?path=%2FAssembly%2F2023%2F2023R%2FFiscal+Impacts%2FHB1252-Other3.pdf>

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New Jersey:

Fiscal Report: https://pub.njleg.state.nj.us/Bills/2022/S4000/3919_E1.HTM

"The Office of Legislative Services (OLS) estimates that requiring health benefits coverage for an additional orthotic or prosthetic appliance will result in a total annual increase of \$461,000 to \$577,000 in State and local government unit expenditures for the State Health Benefits Program and the School Employees' Health Benefits Program."

"A report by the New Jersey Mandated Health Benefits Advisory Commission prior to the passage of the State's initial mandate for health benefits coverage for orthotic and prosthetic appliances found that health care premiums for the fully insured group insurance and individual insurance markets were likely to increase by 0.025 percent due to the mandate. A subsequent analysis for a related, but limited mandate in Maine suggested that expanding coverage for prosthetics for devices necessary for recreational activities would increase premiums by up to 0.02 percent."

Maryland:

Fiscal Report: <https://drive.google.com/file/d/1tytquO387sLxoR96HjcSm0FuYq2eQ-E-/view?usp=sharing>

Estimated Impact on Expenditures: Medicaid advises that expenditures increase due to the bill's "whole-body health" provision, which requires coverage of prostheses for "performing physical activities to maximize the whole-body health and lower or upper limb function." Thus, Medicaid expenditures increase by an estimated \$1.7 million in fiscal 2025 (50% general funds, 50% federal funds), which accounts for implementation of the bill's Medicaid provisions effective January 1, 2025. This estimate reflects the cost of claims for whole-body health-related prostheses. The information and assumptions used in calculating the estimate are stated below:

- An average of 1,000 Medicaid participants have claims or encounters for DME with an associated limb loss diagnosis annually.
- An estimated 30% of these individuals (300) will seek whole-body health-related prostheses under the bill.
- The average cost of a "whole-body health" prosthesis is \$11,250.
- Total costs for whole-body health-related DME claims are \$3.4 million on an annualized basis (\$1.7 million in fiscal 2025).
- Future years reflect 3% annual growth in the Medicaid population.