

H.B. 89

PROSTHETIC LIMB HEALTH INSURANCE PARITY

HOUSE COMMITTEE AMENDMENTS

AMENDMENT 1

FEBRUARY 9, 2009 5:17 PM

Representative **David Litvack** proposes the following amendments:

1. *Page 1, Lines 10 through 11:*

10 This bill amends the Insurance Code to require ~~{accident and health insurers}~~ a health benefit
11 plan to provide
11 coverage for prosthetic devices.

2. *Page 1, Line 15:*

15 ▶ requires ~~{accident and health insurers}~~ a health benefit plan to provide coverage for
prosthetic devices; and

3. *Page 2, Lines 36 through 38:*

36 (2) Beginning July 1, 2009, ~~{an accident and health insurance policy that provides~~
37 coverage for hospital, medical, or surgical expenses} health benefit plan shall provide coverage for
benefits for
38 prosthetics that:

4. *Page 2, Lines 55 through 57:*

55 (3) The coverage required by this section:
56 (a) may , except as otherwise provided in this section be made subject to ~~{, and no more~~
restrictive than, the provisions of an accident
57 and health insurance policy that apply to other benefits under the policy} cost-sharing provisions,
including dollar limits, deductibles, and coinsurance, that are not less favorable to the insured than the
cost-sharing provisions of the health benefit plan that apply to physical illness generally ;

5. *Page 3, Lines 60 through 76:*

60 fee-for-service program; and
61 (c) shall reimburse for a prosthetic device at no less than the fee schedule amount for
62 the prosthetic device under the federal Medicare reimbursement schedule {
63 ~~(d) may not impose any annual or lifetime dollar maximum on coverage for prosthetic~~
64 ~~devices other than an annual or lifetime dollar maximum that applies in the aggregate to all~~
65 ~~terms and services covered under the policy; and~~
66 ~~(e) does not apply to a policy that provides benefits solely for:~~

- 67 — ~~(i) accident only coverage;~~
- 68 — ~~(ii) a specific disease;~~
- 69 — ~~(iii) hospital indemnity;~~
- 70 — ~~(iv) Medicare supplement;~~
- 71 — ~~(v) long-term care;~~
- 72 — ~~(vi) disability income replacement;~~
- 73 — ~~(vii) dental;~~
- 74 — ~~(viii) vision; or~~
- 75 — ~~(ix) a limited health plan offered under Chapter 8, Health Maintenance Organizations~~
- 76 ~~and Limited Health Plans } .~~