

Amendment to SB 177-FN

1 Amend the title of the bill by replacing it with the following:

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3 AN ACT relative to health insurance coverage of prosthetics for children under 19 years of
4 age.

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6 Amend the bill by replacing all after the enacting clause with the following:

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8 1 New Section; Accident and Health Insurance; Coverage for Prosthetic Devices; Group. Amend
9 RSA 415 by inserting after section 18-ee the following new section:

10 415:18-ff Coverage for Prosthetic Devices for Children. Each insurer that issues or renews a
11 policy of group or blanket accident or health insurance providing benefits for medical or hospital
12 expenses shall provide coverage for prosthetic devices, including activity-specific prosthetic devices,
13 for children under 19 years of age, who are residents of this state and covered by such insurance.
14 The insurer may limit coverage for activity-specific prosthetic devices to one activity-specific
15 prosthetic device per plan year. Medically necessary prosthetic devices shall not be subject to any
16 annual limits. Coverage under this section shall be subject to such other terms and conditions of the
17 policy that may apply.

18 I. Covered benefits shall include:

- 19 (a) All materials and components necessary to use the device;
20 (b) Instruction to the enrollee on using the device; and
21 (c) The repair or replacement of a prosthetic device that is determined medically
22 necessary or is necessary for maximizing the enrollee's ability to engage in the specific activity.

23 II. In this section:

24 (a) "Prosthetic" means an artificial substitute for a body part for functional or
25 therapeutic purposes.

26 (b) "Activity-specific prosthetic device" means a prosthetic device designed to allow an
27 individual to participate in a specific activity that could damage the residual limb or everyday
28 prosthesis, or when the everyday prosthesis would not function effectively to perform that specified
29 activity.

30 III. This section shall not apply to plans available through the Small Business Health
31 Options Program (SHOP).

32 2 Health Services Corporations; Applicable Statutes. Amend RSA 420-A:2 to read as follows:

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1 420-A:2 Applicable Statutes. Every health service corporation shall be governed by this chapter
2 and the relevant provisions of RSA 161-H, and shall be exempt from this title except for the
3 provisions of RSA 400-A:39, RSA 401-B, RSA 402-C, RSA 404-F, RSA 415-A, RSA 415-F, RSA 415:6,
4 II(4), RSA 415:6-g, RSA 415:6-k, RSA 415:6-m, RSA 415:6-o, RSA 415:6-r, RSA 415:6-t, RSA 415:6-u,
5 RSA 415:6-v, RSA 415:6-w, RSA 415:6-x, RSA 415:6-y, RSA 415:6-z, RSA 415:6-a1, RSA 415:18, V,
6 RSA 415:18, XVI and XVII, RSA 415:18, VII-a, RSA 415:18-a, RSA 415:18-i, RSA 415:18-j, RSA
7 415:18-o, RSA 415:18-r, RSA 415:18-t, RSA 415:18-u, RSA 415:18-v, RSA 415:18-w, RSA 415:18-y,
8 RSA 415:18-z, RSA 415:18-aa, RSA 415:18-bb, RSA 415:18-cc, RSA 415:18-dd, RSA 415:18-ee, ***RSA***
9 ***415:18-ff***, RSA 415:22, RSA 417, RSA 417-E, RSA 420-J, and all applicable provisions of title
10 XXXVII wherein such corporations are specifically included. Every health service corporation and
11 its agents shall be subject to the fees prescribed for health service corporations under RSA 400-A:29,
12 VII.

13 3 Health Maintenance Organizations; Statutory Construction. Amend RSA 420-B:20, III to read
14 as follows:

15 III. The requirements of RSA 400-A:39, RSA 401-B, RSA 402-C, RSA 404-F, RSA 415:6-g,
16 RSA 415:6-m, RSA 415:6-o, RSA 415:6-r, RSA 415:6-t, RSA 415:6-u, RSA 415:6-v, RSA 415:6-w, RSA
17 415:6-x, RSA 415:6-y, RSA 415:6-z, RSA 415:6-a1, RSA 415:18, VII-a, RSA 415:18, XVI and XVII,
18 RSA 415:18-i, RSA 415:18-j, RSA 415:18-r, RSA 415:18-t, RSA 415:18-u, RSA 415:18-v, RSA 415:18-
19 w, RSA 415:18-y, RSA 415:18-z, RSA 415:18-aa, RSA 415:18-bb, RSA 415:18-cc, RSA 415:18-dd, RSA
20 415:18-ee, ***RSA 415:18-ff***, RSA 415-A, RSA 415-F, RSA 420-G, and RSA 420-J shall apply to health
21 maintenance organizations.

22 4 Effective Date. This act shall take effect January 1, 2025.

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AMENDED ANALYSIS

This bill requires group insurance policies, health service corporations, and health maintenance organizations to provide insurance coverage for prosthetic devices, including activity-specific devices, for children under 19 years of age.