

SO EVERYBODY CAN MOVE ALASKA

HB 272



Justine of
Anchorage, AK



Justus age 11 of
Seward, AK

What is the public health problem?

There are around 6,500 Alaskans living with limb loss and limb difference, and many are **unable to obtain and access life-changing orthotic or prosthetic (O&P) care for physical activity, water activities, and personal hygiene** due to a lack of insurance coverage, “not medically necessary” denials, and high out-of-pocket costs.

Without the necessary 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 lifestyles** with costly health complications including obesity
- **Struggle with autonomous person hygiene** due to limited access to a prosthesis or orthosis for the shower

Often, individuals need additional specialized prostheses and orthoses for physical activity, job duties, recreation, and hygiene purposes.

- Children with disabilities are **4.5x less likely** to engage in physical activity than children without disabilities [1]
- Every day prostheses are robust; they are built and designed for walking but they are not designed for frequent running, jumping, climbing, or sports, and may not always be waterproof due to electronics

How does the proposed legislation fix it?

Support of this bill will allow these Alaskans to receive **additional** prostheses and orthoses necessary for physical activity and/or hygiene, when deemed **medically necessary**. This bill modifies Alaska’s current prosthetic and orthotic coverage law so health insurance plans will be required to cover the necessary devices for these individuals.

What is this legislation's potential fiscal and social impact?

Covering prosthetic and orthotic devices for physical activity and hygiene has been shown to have an **immaterial impact** on insurance premiums while providing long term social and fiscal benefits through improved health access and equity for Alaskans with disabilities. [2]

How this legislation lowers overall healthcare costs:

- Knee or hip problems resulting from lack of appropriate prostheses and orthoses can result in significantly increased healthcare costs ranging from \$80,000 to \$150,000 over the course of a single patient’s lifetime. [3]
- One study showed that providing Medicaid prosthetic coverage decreased overall healthcare costs by \$1,177.60 per patient. [3]
- The estimated cost of inactivity is around \$2,500 per person per year. [4]
- Using an improper prosthesis or orthosis risks injury and thus hospitalization, and hospital stays are one of the top 10 most expensive costs in healthcare in Alaska. [5]
- People with disabilities who are physically active are more likely to be employed, advance in their careers, and have improved physical and mental health. [6]

Who will benefit from this legislation?

Alaskan's like Justine and Justice living with limb loss and limb difference.



Justine lives in Anchorage, and has always prioritized getting outside for hiking, trail running, backpacking, and climbing. After severe trauma to her ankle and subsequent complications kept her from accessing the places she loves most, amputation came up as an option that could allow her to return to an active lifestyle. When she learned about the potential financial burden created by lack of coverage for a prosthesis designed for recreation,

she felt that something must be done. Of all the barriers that could prevent someone from living in a way that brings them joy, lack of coverage and prohibitive costs should be the most obvious one to remove.



Justus, 10 from Seward, loves swimming, soccer, hiking, and baseball. The last three would not be possible without a prosthesis. Swimming would be immensely improved with an adaptive prosthetic leg. This baseball season his prosthetic leg snapped while playing shortstop. He still managed to bat a home run the next

inning with a pinch runner. A backup leg for breakdowns would keep him in the game. We live 2.5 hours from the closest prosthetist. Every visit requires a full day.

Supporting Organizations



amputee
coalition™

NAAOP
National Association for the Advancement
of Orthotics & Prosthetics



Additional Talking Points: Alaska SEBCM Bill: Q&A

Sources:

[1] American College of Sports Medicine, *Why We Must Prioritize Equitable Access to Physical Activity for Children with Disabilities*:

<https://www.acsm.org/blog-detail/acsm-blog/2021/03/22/prioritize-equitable-access-to-physical-activity-for-children-with-disabilities>

[2] Klein, P. (2023, March 10). Actuarial Statement: Purpose of Bill HB1252. Atlanta, GA; Segal.

[3] Amputee Coalition, *Help Us Introduce the Insurance Fairness for Amputees Act*:

<https://www.amputee-coalition.org/wp-content/uploads/2018/04/insurance-fairness-amputees-act.pdf>

[4] Malouff, S., Cain, J., & Cartwright, S. (2024). A Multi-State Analysis of the Fiscal Impact of Commercial Insurance Coverage for General-Use & Activity-Specific Prosthetic and Orthotic Devices in the United States.

Retrieved from <https://esmed.org/MRA/mra/article/view/5104/99193547842>

[5] Division of Insurance. (2025, March 5). *HPUD*. Alaska Health Payment and Utilization Database.

<https://www.commerce.alaska.gov/web/ins/HPUD>

[6] Move United, *Sports and Employment Among Americans with Disabilities*:

<https://moveunitedsport.org/app/uploads/2021/06/Sports-Employment-Among-People-With-Disabilities-2-1.pdf>