

HB 2034 -- INSURANCE COVERAGE OF ORTHOTIC, PROSTHETIC, AND ASSISTIVE DEVICES

SPONSOR: Caton

This bill requires health carriers or health benefit plans to cover orthotic, prosthetic, and assistive devices for showering or bathing.

This bill requires the MO HealthNet program, health carriers, and health benefit plans to cover at least the following for an enrollee entitled to coverage of prostheses or orthoses:

- (1) One prosthesis or orthosis for daily use;
- (2) One prosthesis or orthosis designed for physical activity;  
and
- (3) One prosthesis or orthosis for showering or bathing.

This bill requires the MO Healthnet program, health carriers, and health benefit plans to cover at least the following for an enrollee entitled to coverage of assistive devices:

- (1) One wheelchair for daily use;
- (2) One manual wheelchair for backup use; and
- (3) One activity wheelchair if medically necessary to enable the enrollee to engage in physical activities, as applicable, including, but not limited to, running, biking, swimming, and strength training, and to maximize the enrollee's whole-body health and lower or upper limb function.

The bill requires the MO HealthNet program, health carriers, and health benefit plans to provide coverage for the replacement and repairs of the prosthetics, custom orthotics, or assistive devices.

The provisions of the bill will not apply to a supplemental insurance policy, including a life care contract, accident-only policy, specified disease policy, hospital policy providing a fixed daily benefit only, long-term care policy, short-term major medical policies of six months or less duration, or any other supplemental policy as determined by the director of the Department of Commerce and Insurance.