

CHAPTER 216

SB 152 - FINAL VERSION

03/13/03 0487s

29may03... 1551h

2003 SESSION

03-1124

05/01

SENATE BILL *152*

AN ACT relative to health insurance coverage for prosthetic devices.

SPONSORS: Sen. Clegg, Dist 14

COMMITTEE: Insurance

AMENDED ANALYSIS

This bill requires health insurance companies to cover prosthetic devices under generally the same terms and conditions that apply to other durable medical equipment. In this bill, a prosthetic device means an artificial device to replace an arm or a leg.

Explanation: Matter added to current law appears in *bold italics*.

Matter removed from current law appears [~~in brackets and struck through.~~]

Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.

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STATE OF NEW HAMPSHIRE

In the Year of Our Lord Two Thousand Three

AN ACT relative to health insurance coverage for prosthetic devices.

Be it Enacted by the Senate and House of Representatives in General Court convened:

216:1 New Section; Group Insurance; Coverage for Certain Prosthetic Devices. Amend RSA 415 by inserting after section 18-m the following new section:

415:18-n Coverage for Certain Prosthetic Devices.

I. Each insurer that issues or renews any policy of group or blanket accident or health insurance providing benefits for medical or hospital expenses, except for supplemental policies covering a specified disease or other limited benefit, shall provide to each group, or to the portion of each group comprised of certificate holders of such insurance who are residents of this state and whose principal place of employment is in this state, coverage for benefits for prosthetic devices under the same terms and conditions that apply to other durable medical equipment covered under the policy, except as otherwise provided in this section.

II. In this section, "prosthetic device" means an artificial limb device to replace, in whole or in part, an arm or leg.

III. An insurer shall not impose any annual or lifetime dollar maximum on coverage for prosthetic devices other than an annual or lifetime dollar maximum that applies in the aggregate to all items and services covered under the policy.

IV. An insurer shall not apply amounts paid for prosthetic devices to any annual or lifetime dollar maximum applicable to other durable medical equipment covered under the policy other than an annual or lifetime dollar maximum that applies in the aggregate to all items and services covered under the policy.

V. The provisions of this section shall apply to group health service plan contracts issued pursuant to RSA 420-A, and to health maintenance organization policies and plans issued pursuant to RSA 420-B.

216:2 New Section; Individual Insurance; Coverage for Certain Prosthetic Devices. Amend RSA 415 by inserting after section 6-i the following new section:

415:6-j Coverage for Certain Prosthetic Devices.

I. Each insurer that issues or renews any individual policy of accident or health insurance providing benefits for medical or hospital expenses, shall provide to certificate holders of such insurance who are residents of this state, coverage for the provision of benefits for prosthetic devices under the same terms and conditions that apply to other durable medical equipment covered under the policy, except as otherwise provided in this section.

II. In this section, "prosthetic device" means an artificial limb device to replace, in whole or in part, an arm or leg.

III. An insurer shall not impose any annual or lifetime dollar maximum on coverage for prosthetic devices other than an annual or lifetime dollar maximum that applies in the aggregate to all items and services covered under the policy.

IV. An insurer shall not apply amounts paid for prosthetic devices to any annual or lifetime dollar maximum applicable to other durable medical equipment covered under the policy other than an annual or lifetime dollar maximum that applies in the aggregate to all items and services covered under the policy.

216:3 Effective Date. This act shall take effect January 1, 2004.

(Approved: Enacted in accordance with Article 44, Part II, N.H. Constitution, without signature of the Governor, July 1, 2003) (Effective Date: January 1, 2004)