

SURVEY OF COSTS OF ACTIVITY-SPECIFIC DEVICE COVERAGE

HB 272: Insurance Coverage for Prosthetic and Orthotic Devices

Estimated insurance cost change (per member per month)

Arkansas:	Immaterial increase in insurance costs (0.3 cents per member per month) ¹
Colorado:	\$0.01 - \$0.08 per member per month ²
Connecticut:	\$0.01 - \$0.11 per member per month ³
IL:	\$0.01 - \$0.37 per member per month ⁴
NM:	0.000% – 0.001% impact on rates ⁵

¹ Actuarial Statement, Bill HB1252, To modify the Arkansas Health Care Consumer Act; and to require coverage for prosthetic devices for athletics or recreation and prosthetic devices for showering or bathing. <https://arkleg.state.ar.us/Home/FTPDocument?path=%2FAssembly%2F2025%2F2025R%2FFiscal+Impacts%2FHB1252-Other1.pdf>

² Kehoe S, Cain J, et al., 2023 A Multi-State Analysis of the Fiscal and Social Impact of Commercial Insurance Coverage for Recreational Prostheses in the United States, Medical Research Archives, [online] 11(5). <https://doi.org/10.18103/mra.v11i5.3809>

³ Ibid.

⁴ Ibid.

⁵ New Mexico 2026 Rate Filings from Blue Cross/Blue Shield, Molina Healthcare of New Mexico, and New Mexico Presbyterian Health Plan. URLs not available.