

SB 699 -5 STAFF MEASURE SUMMARY

Senate Committee On Health Care

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Meeting Dates: 1/30, 4/8

WHAT THE MEASURE DOES:

The measure requires health insurance plans to cover prosthetic and orthotic devices determined to be medically necessary by the insured’s health care provider.

DETAILED SUMMARY:

- Requires coverage of devices necessary daily living, job-related activities, and physical activities, including running, biking, swimming, and strength training.
- Requires coverage of devices for individuals with limb loss if a benefit would be covered for medical or surgical intervention for a person without limb loss.
- Declares emergency, effective on passage.

FISCAL: Minimal fiscal impact

REVENUE: No revenue impact

ISSUES DISCUSSED:

EFFECT OF AMENDMENT:

-5

- Clarifies that devices must be medically necessary to complete daily or essential job-related activities and not solely for comfort or convenience.
- Requires replacement or repair of a device or its parts to be medically necessary and based on:
- Allows health plans to require confirmation from the prescribing provider that a replacement is medically necessary if the device is less than three (3) years old and meets criteria.
- Exempts health plans offered by the Public Employees’ Benefit Board or the Oregon Educators Benefit Board, unless they opt in and notify the Department of Consumer Business Services.
- Apply to policies, certificates of health insurance issues, renewed, or extended after January 1,2026
- Removes emergency clause.

BACKGROUND:

Orthopedic and prosthetic devices enable people to participate in education, work, and other physical activities. Orthotic devices include braces and splints. Prosthetic devices include artificial legs and hands.

Senate Bill 699 specifies coverage requirements to include devices necessary for physical activities, and for parity of treatment for individuals with and without limb loss.