



February 12, 2026

The Honorable Heather Bagnall
Chair, House Health Committee
241 Taylor House Office Building
6 Bladen Street
Annapolis, MD 214013

Re: HB 445 - Maryland Medical Assistance Program and Health Insurance – Coverage for Orthoses and Prostheses (So Every Body Can Move Act)

Dear Chair Bagnall and Committee Members,

The Maryland Health Care Committee (MHCC) respectfully submits this letter of information on *House Bill (HB) 445 Maryland Medical Assistance Program and Health Insurance – Coverage for Orthoses and Prostheses (So Every Body Can Move Act)*. HB 445 requires Maryland Medical Assistance Program (Medicaid) and certain insurers, nonprofit health service plans, and health maintenance organizations to provide certain coverage for orthoses and clarifying that certain mandated benefits related to prostheses include all prostheses determined by a treating health care provider to be medically necessary.

House Bill 865/Senate Bill 614 (2024) required the Maryland Department of Health (MDH) with assistance from the Maryland Health Care Commission (MHCC) to submit a report on the cost of coverage for Orthoses and Prosthesis when medically necessary. MHCC provided an actuarial analysis of the cost for private insurers to cover these services, and this report was submitted by MDH in December of 2024.

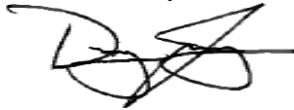
MHCC was asked to provide a revised study on the impact of requiring coverage for orthoses to include whole-body health, and submitted a finalized report, *Revised Estimate of the Cost Impact Requiring Coverage for Orthoses (2025)*.¹ This report focused on the commercial market (fully insured and state employees). MHCC narrowed the list of applicable orthotic “L” codes provided by advocates for this legislation, which would be covered from 258 in the 2024 report to 117 in the revised study for the commercial market. The “L” codes used in the updated analysis reflected codes for knee orthoses, ankle foot orthoses, foot orthoses, knee-ankle-foot orthoses, hip-knee-ankle-foot orthoses, and upper extremity orthoses.

¹ Maryland Health Care Commission (2025), Revised Estimate of the Cost Impact Requiring Coverage for Orthoses, https://mhcc.maryland.gov/mhcc/pages/plr/plr/documents/2025/orthoses_cost_impact_rpt.pdf.

Trends in utilization of these orthoses indicated a decrease in the use of these orthoses between 2021 – 2023; this decrease slowed in 2023. MHCC does not have data to indicate what drove this trend. Cost and utilization analyses took into account the increased uptake in 2023 in utilization and results indicate that the overall impact was an increase in the premium cost estimate to 0.07% or \$0.13 per member per month (PMPM). The premium impact for the fully insured market was an increase of 0.06% or \$0.09 PMPM.

We appreciate your consideration. If you have any questions, please do not hesitate to contact me at douglas.jacobs@maryland.gov or Ms. Tracey DeShields, Director of Policy Development and External Affairs, at tracey.deshields2@maryland.gov or 410-764-3588.

Sincerely,



Douglas Jacobs, MD, MPH
Executive Director

