

TESTIMONY OF KAREN SINGER IN SUPPORT OF HB 445

I am a resident of Baltimore County. I am submitting this testimony in support of HB 445.

My husband, John Singer, now 67, will be testifying in-person on Wednesday, February 4 in the Senate Committee and I will be present as these Bills have ramifications which impact not just the person who needs orthotics, but their entire family, to ensure a healthy and safe lifestyle.

Until 2013 at age 55, John was an active walker, runner, skier, and cyclist until he lost the muscle control of his calves, ankles and feet in both legs – the technical term is “idiopathic bilateral denervation.” While the cause is unknown, the resulting devastating impacts are known all too well to our entire family and all those who love John.

As the diagnosis has progressed, John lost his balance – in his words, he would “wobble” and need to hold on to me or a stationary object to stand upright. When John first lost muscle control, he could still walk, albeit slowly. With the passage of time, he could barely walk any distance without having a fear of falling or a fear of tripping because his drop-foot caught onto something. He would contort other body parts to compensate for the areas that were not functioning properly, resulting in other forms of physical pain and aggravation. And, while the impacts were clearly visible physically, John was also experiencing mental distress and anguish due to his reduced physical capabilities and increased discomfort. While John has always worked hard to appreciate what he “can do” as compared to what he can no longer do, both the physical and mental toll were dramatic for him and the rest of our family.

Approximately four years ago, John started to use ankle-foot orthotics on both legs, referred to as AFOs. We are fortunate that the initial orthotics (which cost approximately \$2,200 per pair) are covered by insurance and, thus, we were only responsible for our co-pay.

John had two experiences in the last 18 months in which each of his orthotics broke for seemingly no reason while John was walking down steps. Thankfully, John was not hurt in any regard. John was using the orthotics for activities of daily living and was not at fault at all for either break. We quickly learned, however, that our insurance only covers replacement orthotics every five years from receipt of the last pair. Since the orthotics were two and three years old, respectively, at the time of the breaks, we had to pay \$1,100 out of pocket for each of the replacements, totaling \$2,200. We are fortunate that we could afford this expense.

If we had not able to pay for replacement orthotics, we realized how devastating it would have been for John (and, correspondingly, for our entire family). Not having orthotics until the next arbitrary insurance deadline might result in any combination of the following unfathomable and negative results:

- John would wobble and need support on a regular basis.
- John would lack balance that many of us take for granted.
- John's unsteadiness would make him a fall risk and it would not be safe for him to walk for any distance whatsoever.
- John's compensation for lack of balance would create other physical pain and aggravation.
- John's physical health would likely further deteriorate because he would have to live a more sedentary life.
- John would likely have to decline social invitations due to physical discomfort.
- John would likely experience devastating mental distress as a result of this physical decline and social isolation.

AND, all through no fault of his own. We are the lucky ones, but how about those that don't have the ability to pay for replacement orthotics?

The proposed bills, if enacted, would solve these negative outcomes as insurers would be required to cover replacement orthotics if they are damaged through no fault of the user.

I urge you pass to these Bills so that people who require orthotics can rest assured that they will be able to continue to live a normal life as possible, whenever their medically necessary orthotics need to be replaced without arbitrary deadlines set by insurance carriers. It only seems equitable to both those needing the orthotics and their loved ones who support them through these challenges.

Respectfully submitted by,

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