

Hello.

My name is Steven McDonald, and it is my honor to address you today, sharing my perspective as an amputee navigating the insurance industry.

My background is in the military where I served as an enlisted soldier in the Army during the Gulf War. After separating from the military, I was employed as a defense contractor, supporting the military in Somalia, The Balkans, Iraq and Afghanistan. I continue to work in the area of Intelligence where I can combine my interests and life experiences to help make America safer.

Despite a profound car accident in May 2020 that led to a below-the-knee amputation in May 2021, I have tenaciously maintained an active and dynamic lifestyle. From engaging in powerlifting to skydiving and working in challenging environments such as Afghanistan, I refuse to let my injury impede my ambitions. Unfortunately, many amputees find themselves constrained, and forced into a sedentary existence. Despite remarkable advancements in prosthetic design, insurance regulations and guidelines for prosthetics keep many amputees in a "sedentary" life.

I am quite privileged in the aspect I have a full-time job, and maintain my health insurance through my employer. Even within this scenario, I find myself having to call and argue for coverage which should rightfully be mine.

As an example, I needed a "foot" which allowed for dorsi-flexion to correctly complete the squat and deadlift exercises necessary for powerlifting competitions. I attempted to work with my prosthetist to construct a suitable foot. We worked with extra part and discarded pieces to build a foot. While this was "close" the rubber-based flex soon began to degrade under load. I found a company which produced a foot for exactly my needs. The issue with this foot was it is not covered by any insurance, period. It is classified as an extreme foot, which according to insurance, is not necessary to walk.

I purchased the prosthetic foot out of pocket, and have enjoyed the benefit of properly training within my sport, free of worries from injury caused by improper prosthetics.

I know a great many amputees, some are active, most are not (to a competitive degree), and the necessity for providing recreational / sports-based prosthetics is limited to a subset of the amputee community. I advocate for all amputees to be active, as it reduces the chances of obesity, diabetes, arthritis, and any of a dozen other physical and mental issues which affect an able-bodied person. The difference, an able-bodied person simply needs the discipline to be active, while the amputee community needs either sponsorship, personal funds or a change within the insurance structure to accomplish this. As not every person is a complete athlete, not every amputee is a Paralympian.

Regulations within the insurance industry may allow many others to become, possibly not Paralympians, but to simply be active. This can include fathers and mothers wishing to play with their children. Young people exploring job opportunities which seemed earlier out of reach. Lowering blood pressure and cases of diabetes, heading

off cardiovascular disease. Incidentally, my insurance forces me to argue for prosthetics, but will gladly pay for double or triple bypass surgery, which may have been avoided with movement and activity.

Will all amputees, if this passed, suddenly ask for running blades, extreme prosthetic feet or swimming prosthetics, unfortunately no. I wish the answer were different.

I will continue to advocate for the amputee community. I will stress activity. And, I will come before this body as often as allowed to state my position upon this matter.

Sincerely, Steve McDonald