

HOW TO SELECT A PROSTHETIST

Usually, your physician will refer you to a prosthetist or your insurance plan or health maintenance organization (HMO) will specify one or more who are "approved" for reimbursement. Because prosthetic services are so personal, however, you should participate in this process as much as possible. If you are dissatisfied with the prosthetist your physician recommends, discuss your dissatisfaction with him or her and obtain permission to conduct your own search independently. If you are dissatisfied with the prosthetists your insurance plan specifies, appeal that policy and work to convince them to approve a prosthetist of your choosing.

The important thing to remember when selecting a prosthetist is that you are the *consumer* and that you must research what's on the market just as you would when rolling any other important and expensive purchase.

There are at least four things you'll want to do:

First, obtain a list of the prosthetic facilities in your area from your local support group or through your hospital's referral service

Second, write The American Board for Certification in Orthotics and Prosthetics at 1650 King Street, Suite 500, Alexandria, VA 22314 (or phone 703-836-7114) and request a list of *certified practitioners* and *accredited facilities* in your area. If you have an upper extremity amputation, you should write The American Academy of Orthotists and Prosthetists at the above address (Telephone 703-836-7118) and request the names of the certified prosthetists who are members of the "Upper Limb Prosthetic Society," This is a special group within the Academy for those prosthetists having specific interest and/or experience in this highly specialized area..

The Academy also publishes a fine booklet entitled, *You Have A Choice*, which you can purchase for \$4.75. The information in this booklet will be very valuable for anyone who needs prosthetic services. Actually, choosing a prosthetist is a relatively small part of this booklet. There are also other sections covering working with your health care team, assessing your needs, financing your care, advocating for yourself, and how to understand commonly used terms.

Third, through your local and nearby support groups talk with as many people as you can find with amputations similar to yours to ask which prosthetists they have found to be particularly helpful in solving their own prosthetic problems. Be aware that support groups sponsored by prosthetic facilities, although they can be helpful, may be more motivated by sales than by support.

Fourth, you should make an appointment with your top three or four candidates for a facility inspection and preliminary interview. This will help you decide how you like them and how experienced they are to handle your particular prosthetic problem. Although training and experience are the most important qualifications. Also look for professional manner, someone who seems willing to answer questions and persist until your needs are met, convenient location, well equipped facility, adequacy of parking, and a clerical staff who will be able to handle

your administrative needs. You might also want to ask to speak with some of each facilities clients who have amputations similar to yours. Most prosthetists will be pleased to put you in touch with them.

One man with an arm amputation actually wrote a formal "Proposal Specification" when he was shopping for a prosthetist. In it, he asked a number of questions to which he felt he needed answers before deciding on prosthetist. It is sufficiently generic to apply to both lower and upper extremity amputations. The following list of questions is an adaptation of the one he used.. You might consider the answers to these questions important, too.

- What is the exact description of the device you are proposing to provide me?
- What components do you propose to provide?
- How does the prosthesis attach to my body?
- Can you show me a picture or a sample of the prosthesis you are proposing for me?
- How many of this exact type of prosthesis have you fitted during the past year?
- Can you let me speak to those you have fitted?
- Describe the maintenance history for this exact type of prosthesis.
- What will the expected maintenance cost?
- How soon will the device have to be replaced?
- Describe the comfort of wearing this exact type of device.
- What is your experience with those you have fitted, in terms of a) number of hours per day worn, b) effect on phantom and/or stump pain, and c) abandonment of prosthesis for either comfort or functional reasons?
- Which of the following activities will the proposed device permit? (List all *daily living* activities you want to perform independently.
- What will be the total cost of the device you are proposing?
- Will you accept assignment for Medicare?
- What amount will I have to pay?
- In what way do you guarantee the device?
- How much "after sales service" do you provide without cost to me?
- What kinds of services are not covered by your guarantee?
- What is the expected delivery time after work is started?
- What is the exact process you will follow to fit me?
- How many visits will I be required to make?
- Will you accommodate to my work schedule in making my appointments?
- Describe, in detail, what training you will provide in using the device?
- If you do not provide *complete* training, where can I obtain it?

As you will recognize, these questions are not only very useful for helping you decide which prosthetist may be expected to satisfy your needs best, but also to help you develop *realistic expectations* for what the prosthesis is likely to do for you.

Finally, unless you have a specific understanding with a prospective prosthetist that he or she will obtain

reimbursement from your insurance carrier for the cost of your consultation, be cautious about turning over your insurance or social security information to anyone you haven't already determined to be your final choice. Although there's no particular reason not to believe almost all prosthetists are honest and ethical, some individuals have reported that their insurance has been charged for work that was not done. Remember, you have the right to ask about everything that concerns you and to expect to have all your questions answered directly and professionally.

Your Prosthetic Prescription

To be reimbursed by Medicare and most other funding agencies (see Prosthetic Financing Issues, in next section), a prosthetist shouldn't begin to fabricate your limb without a prescription provided by your doctor. Since this prescription ultimately determines the nature of the final product the prosthetist will get reimbursed for fabricating (and you'll be expected to use), you'll want to take particular care to see that the prescription is correctly formulated.

Ideally, your physician will want to consult with your treatment team when developing your prescription. The physical therapist will be able to talk about your general physical capabilities and limitations. The occupational therapist can contribute information about your ability to learn to use your prosthesis and/or to function without it. The social worker will be able to contribute information about your motivation and possible sources of funding. The prosthetist will be able to contribute information about what components and features will be best to help you meet your rehabilitation goals and any specific prosthetic problems.

You will want to contribute strongly and carefully to this process to make sure all of these kinds of issues are properly taken into account and that you agree completely with the determination the team makes on your behalf. You must be the one who sets the goals for your rehabilitation and the life style to which you want to return. Experience has shown that prescriptions developed in this collaborative way are more likely to work out best the end for you.

Prosthetic Financing Issues

At present, how your prosthesis will be paid for will depend on a number of issues, such as whether or not you have insurance coverage. This can be the health insurance you purchased yourself or have through your employer. It can be Medicare or Medicaid or a combination of Medicare and Medicaid.

Insurance - You may have health insurance that you purchased privately or is supplied by your employer. This insurance can vary greatly. If you are in a Health Maintenance Organization (HMO) you are currently required to see a prosthetist who has a contract with your HMO or a medical group having a contract with your HMO. HMOs usually pay for a basic prosthesis. The average contract with HMOs provides low reimbursement levels, usually lower than the Medicare allowance. You will need to work with your prosthetist and primary care physician to get the best possible prescription written for your prosthesis that meets your functional needs.

With HMOs, also with Independent Physicians Associations (IPAs) and Preferred Provider Organizations (PPOs), you will need to get your prescription for your prosthesis directly from your primary care physician. Since most primary care physicians don't understand prosthetics, your prosthetist should work with this physician to optimize your prescription. In the end, your HMO determines what is covered under your policy. Therefore, it's essential that your prosthetist get prior authorization before commencing work.

Some people have a Medicare Supplemental Policy that covers the 20% of what Medicare allows but is the patient's responsibility. Some supplemental policies also cover the patient's annual deductible. If you don't have supplemental insurance and the provider of your prosthesis accepts the Medicare assignment, you are responsible for the 20% not paid by Medicare. If the provider of your prosthesis doesn't accept the Medicare assignment, you are responsible for the *entire* cost.

Not all insurance plans cover prostheses and some have limitations on the prosthetic options that are covered, including the number of prostheses that will be paid for during your lifetime and what prosthetic supplies and repairs are covered. This is another reason that you should check your own plan's coverage very carefully before your prosthetist begins work.

Medicare - Medicare has established "standard" fees for prosthetic services. Generally, Medicare coverage is available to people over age 65, disabled people under 65 who have been entitled to Social Security benefits for a total of 24 months, and kidney dialysis patients. This program is independent of financial need. Information on this program can be obtained through your local Social Security Administration office or Medicare office.

Medicaid - These state programs are available for individuals with low or no income. All prosthetic services require prior authorization. This usually takes six to eight weeks to obtain. Approved services are for basic devices and are reimbursed at very low rates. You must have your identification card in hand when you visit your prosthetist.

Health Maintenance Organizations - If you are covered by an HMO, such as Kaiser, FHP, Cigna, Blue Cross, etc., you will probably need to check with the membership services department to assure that you have "Durable Medical Equipment" (DME) coverage. This coverage includes prosthetics. If you have this coverage, your prosthetist must have an "outside referral form" before commencing work. If you don't have this coverage, you'll have to pay for your services yourself.

State Agencies - All states have vocational rehabilitation departments that are involved in helping disabled adults learn to lead independent lives and return to work. If you're unemployed and don't have Medicare, Medicaid, or private insurance, check with your state department of vocational rehabilitation to see what prosthetic funding programs may be available. These programs usually pay for prosthetic services at the Medicaid level. States also frequently have a crippled children's service that provides the equivalent of vocational rehabilitation for youngsters.

Private Funds - If all else fails and universal health care coverage isn't yet a reality in the United States - as it is not at this writing - you'll have to pay for your prosthesis yourself if you can't work out acceptable terms with your prosthetist. The alternative is that you may have to decide, for financial reasons, that you must go without.

Remember: many prosthetists will make special financial arrangements from time to time for those who simply can't pay for artificial limbs in other ways. If you're in this situation, it's no disgrace to discuss the potential for special help with your prosthetist.

Finally, keep in mind that prosthetists have to be quite familiar with most of the available funding options since in their business they have to submit bills to a wide variety of funding sources to be reimbursed for their services. Thus, they can be effective sources of information about financing.

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