

Great-West Life
your Benefits Solutions People

GroupLine

News and updates
for advisors and
plan sponsors



Claim submission requirements for orthopedic shoes and custom-made foot orthotics – update

On February 1, 2013, Great-West Life will implement new claim submission requirements for orthopedic shoes and custom-made foot orthotics.

There is no change to the coverage provided under your plan. We're changing our claims submission requirements to help ensure that coverage is provided for valid expenses. These requirements are not specific to your plan and are consistent with requirements adopted by other major Canadian group insurers. For the most part, these changes will impact the providers of these supplies. We have prepared communication for providers that outlines the changes and their responsibilities in the claims process. We will do our best to ensure all suppliers are provided this information. We do recommend that plan members bring their communication piece to their next appointment.

Group healthcare plans insured or administered by Great-West may include coverage* for:

- **Custom-made orthopedic shoes** – footwear made specifically for one patient, from raw materials, using a variety of measurements and a three-dimensional cast of the patient's feet.
- **Off-the-shelf (pre-fabricated) orthopedic shoes** – footwear with specific orthopedic fit and function features.
- **Custom-fitted or modified orthopedic shoes** – a shoe is considered to be modified when the orthopedic shoe is permanently changed, for example, adding a rocker sole, or leather patches to accommodate a foot deformity.
- **Custom-made foot orthotics** – a device made from a cast of the foot that can be inserted into the shoe to support, align, prevent or accommodate foot abnormalities and improve how the foot functions.

Benefits for these supplies will be paid where the expense is eligible under the benefits plan and provided all required documentation is submitted with the claim.

* Coverage details may vary depending on your plan design.

GroupLine



What isn't covered?

- Off-the-shelf, non-orthopedic footwear (e.g. comfort shoes and sandals)
- Shoes purchased specifically for participation in sports or recreational activities (e.g. cleats)
- Off-the-shelf, non-custom or pre-fabricated orthotics (e.g. Dr. Scholl's insoles)

Claim submission requirements effective February 1, 2013

New claim submission requirements for orthopedic shoes and custom-made foot orthotics include:

Prescription requirement

The orthopedic shoes and custom-made foot orthotics described above are generally covered under a benefits plan when they are considered to be reasonable treatment of disease or injury, and when prescribed by one of the following health care providers:

- Physician (MD);
- Chiroprapist;
- Podiatrist; or
- Orthopedic surgeon.

The prescription must set out the medical diagnosis necessitating the supply prescribed. Prescriptions outlining symptoms rather than a medical diagnosis will not be sufficient.

Claims for custom-made orthopedic shoes will also be required to include a lab bill that includes:

- Details of the casting technique used; and
- A description of the process and material used to fabricate the shoes.

Claims for custom-fitted or pre-fabricated (off-the-shelf) orthopedic shoes will also be required to include:

- The brand name and model of the shoes;
- A description of each modification made to the shoes (if applicable); and
- A breakdown of the cost of the shoes and each modification (if applicable).

Claims for a custom-made foot orthotic will also be required to include:

- A copy of a detailed biomechanical examination or gait analysis
- Details of the casting technique used
- A detailed description of the type of orthotic provided
- A breakdown of the charges for the orthotic

Why is our process changing?

Generally, medical professionals, including foot care specialists, advise that generally a patient's medical condition can be accommodated with well-constructed retail footwear or orthotics. Therefore, many patients do not require custom-made or pre-fabricated orthopedic shoes.

GroupLine



Further, the dispensing of orthopedic shoes and orthotics is not itself a regulated act and these supplies can be dispensed by a variety of health care providers and other individuals. As a result, there is no standard billing practice for these supplies and marketing and billing varies by the dispenser. Based on recent activity of some providers and the results of investigations we have conducted, we've determined it necessary to gather additional information with claim submissions to help determine whether a claim qualifies for coverage.

There are many different types of shoes marketed as "orthopedic," as well as many different types of in-shoe devices referred to or marketed as "orthotics." Advances in shoe design technology and widespread availability of these products in an unregulated market can make it confusing for plan members to obtain orthopedic shoes or orthotics eligible for coverage under their plan. The new claim submission requirements are intended to help clarify the claims requirements for plan members and ensure claims are adjudicated on a timely basis, and in accordance with your benefits plan.

Is it possible that claims for which benefits were paid in the past won't be considered eligible for coverage in the future?

Yes, some claims for which benefits were previously paid may now be determined to be ineligible when documentation included in the new claim submission requirements is received. Great-West will be providing a notice to providers of orthopedic shoes and custom-made foot orthotics to explain our new claim submission requirements.

Is this consistent handling in the industry?

Yes. The Canadian Life and Health Insurance Association (CLHIA), whose membership accounts for 99 per cent of the life and health insurance in force in Canada, recently published a document which is posted on their public website to help consumers understand claims for footwear and orthotics. This document can be found on the CLHIA website at:

[http://www.clhia.ca/domino/html/clhia/clhia_lp4w_ind_webstation.nsf/resources/Guidelines/\\$file/Ref_Doc_Understanding_claims_for_footwear_and_orthotics_E.pdf](http://www.clhia.ca/domino/html/clhia/clhia_lp4w_ind_webstation.nsf/resources/Guidelines/$file/Ref_Doc_Understanding_claims_for_footwear_and_orthotics_E.pdf)

Great-West, along with many other insurers, refers to this document when adjudicating claims for orthopedic shoes and custom-made foot orthotics.

More information

If you have questions about claim submission requirements for orthopedic shoes and custom-made foot orthotics, please contact your group benefits advisor or Great-West group representative.

The content of this GroupLine is for general use and informational purposes only. It is not intended to be legal or tax advice. The content of this GroupLine is based on information available at the time of publication, which is subject to change. Efforts have been made to ensure the accuracy of the information contained in this GroupLine. However, it may contain errors or omissions or become out of date following publication. You may wish to consult your professional advisor(s) about your particular circumstances.

