

Health Tips & News

ORTHOPAEDIC SHOES

Increase in claims for ineligible expenses

Only custom-made orthopaedic shoes and orthotics are eligible for coverage under the standard Extended Health Care (EHC) benefit. Insurance companies are receiving a growing number of claims for orthopaedic shoes and orthotics that are not truly custom-made.

Custom-made orthopaedic shoes

True custom-made shoes are prescribed and designed to accommodate severe foot abnormalities. There are three main categories based on medical necessity: congenital deformity, traumatic injury and disease process. Only severe abnormalities would necessitate a custom-made shoe. If the foot abnormality is not severe, there are other less costly but effective methods of treatment.

There has been a steady increase in the number of submissions for shoes indicated as 'custom-made' by the supplier. Many of these are off-the-shelf or pre-fabricated orthopaedic shoes which have been modified and/or fitted with an orthotic and called 'custom-made' by the supplier. These shoes are not eligible under our group plans.

Custom-made orthotics

We have also seen a steady increase in claims for orthotics - corrective foot care devices worn inside a shoe. A custom-made orthotic is manufactured from a 3-dimensional (3-D) image (or cast) of the foot using raw materials. In order for custom-made orthotics to be effective, they need to be properly casted to accommodate the specific medical condition of the patient's foot.

Recently, provider receipts indicate the orthotics as 'custom-made', but on further investigation many claims for orthotics are revealed to be off-the-shelf forms which were altered to approximate the best fit to the foot and not made from a unique cast. These are not true 'custom-made' orthotics. In order for orthotics to be eligible under your plan, they must be custom-made which means casted from a 3-D image and made from raw materials. Orthotics which are not constructed in this way are not eligible under your plan.

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When **submitting a claim for Orthopaedic Shoes**, use your regular Extended Health Care Claim form, the same form you use for drug and other health claims.

From your Medical Doctor and/or a Podiatrist/Chiropractist:

1. The recommendation of a Physician or a Podiatrist; AND
2. The diagnosis necessitating the stock-item orthopedic shoes.

From the Supplier:

1. Confirmation that the shoes are attached to form part of a brace; or
2. Confirmation that the stock-item orthopedic shoes have been altered/adjusted;
3. A breakdown in charges for the shoes and the adjustment costs
4. The date that the shoes were dispensed
5. The original receipt

If any information is missing, you or the orthopedic shoe supplier will be asked to provide it before the claim can be paid.

Please note: Any costs associated in obtaining this information will be the responsibility of the patient. It should be noted that upon review, additional information may be required. You will be notified in writing by the insurance company of their decision or, when necessary, their requirement for additional information.

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