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GROUP INSURANCE

INFORMATION GUIDE TO FOOT ORTHOTICS



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HOW TO EXPEDITE YOUR CLAIM

When you submit a claim for foot orthotics, you must include the documents and information listed on this page to help us determine eligibility according to the terms of your employer's group benefits plan.

Also, be sure to consult your group benefits plan administrator to see what requirements apply to your claim.



CLAIM REQUIREMENTS FOR CUSTOM-MADE FOOT ORTHOTICS

- › A copy of the biomechanical examination and gait analysis indicating your medical necessity as determined by a qualified health practitioner (e.g. Podiatrist, Chiroprapist, Certified Pedorthist and Orthotist) operating within the scope of his or her license.
- › The casting technique used to develop your foot orthotics.
- › The name and qualifications of the certified specialist (Podiatrist, Chiroprapist, Certified Pedorthist or Orthotist) in foot orthotics who specifically designed and constructed your foot orthotics (by three-dimensional cast).
- › A completed, signed and dated claim form, as well as the original invoice confirming that custom-made foot orthotics have been dispensed and expenses* have been paid in full.

*Reimbursement will be made in accordance with the reasonable and customary charges normally incurred in the locality where the service is provided.

QUALIFIED HEALTH PRACTITIONER

A qualified health practitioner (e.g. Podiatrist, Chiroprapist, Certified Pedorthist and Orthotist) will provide an extensive evaluation (approximately 45 minutes) to ensure you receive the most appropriate care. A qualified health practitioner is someone who is operating within the scope of his or her license.

BIOMECHANICAL EVALUATION

A biomechanical evaluation (examination and gait analysis) is required as part of your claim for foot orthotics. Below is an explanation of what to expect.

Medical History: Complete investigation of your medical history, symptoms, previous injuries, and your lifestyle (occupation and activities). The practitioner will also do an analysis of your footwear for fit, style and wear patterns.

Examination: Complete hands-on evaluation of your lower limb including foot structure, alignment, strength, range of motion and identification of abnormalities.

Gait Analysis: The practitioner will observe you while walking, to identify accommodations or abnormalities.

Foot Orthotic Evaluation: The practitioner will determine your treatment options, as well as explain how the treatment will address your specific needs.



CASTING FOR CUSTOM-MADE FOOT ORTHOTICS

A cast is a three-dimensional (volumetric) model of the foot designed to capture the specific plantar contours of your foot. A three-dimensional mold of the foot is necessary in order to fabricate a truly custom-made foot orthotic.

Acceptable three-dimensional casting techniques include foam box casting, plaster of Paris slipper casting, contact digitizing and laser scanning.

Taking a two-dimensional footprint on an ink pad or doing a force plate analysis does not qualify as casting and will not result in a truly custom-made product, and is therefore not an eligible expense.

MANUFACTURING FOOT ORTHOTICS

The custom-made foot orthotic must be constructed completely from raw materials fabricated directly to your cast. In most instances it will take a minimum of one week between your assessment and fitting appointments. 'Best fit' foot beds are not considered custom-made as they are prefabricated inserts.

DISPENSING FOOT ORTHOTICS

The foot orthotics should be fit to you and your footwear, and you should be evaluated while walking with the foot orthotic. Follow-up should be available and preferably provided by having a scheduled return appointment with the same practitioner within 2-6 weeks.



PATIENT EDUCATION

The practitioner should explain the breaking in of your new foot orthotics and how to care for them for longevity. Footwear fit and footwear features are part of a good patient education discussion. Patients should also be told of potential unacceptable results and instructed to return if any occur.

TIPS WHEN PURCHASING FOOT ORTHOTICS

You should avoid purchasing foot orthotics in the following scenarios:



- › Short-term kiosks or health booths in malls or department stores, exhibits at home, trade or sportsman shows, and the Internet.
- › People who come to your home or place of employment for mass screenings, or providers offering foot orthotics to an entire family without properly evaluating all individuals.
- › When a patient is under the age of 5, dispensing of foot orthotics is not as common. Many of the skeletal or soft tissue injuries that require treatment with custom-made orthotics do not manifest themselves until a person is older. However, when early treatment is required, a prescription from a medical doctor or pediatric specialist is needed.
- › Practitioners who take no interest in your footwear. The effectiveness of a foot orthotic is maximized in footwear that fits properly and is appropriate to the individual's lifestyle.
- › Two for the price of one deals and offers for free items with the purchase of foot orthotics. Some providers use these incentives to inflate the price of an orthotic.
- › Providers who do not have any qualifications.
- › Providers who recommend you see a physician of their choice for a referral instead of your own family physician.
- › Providers who pressure you to purchase additional products or services you do not need.
- › Providers who suggest you provide them with a signed claim form and your group policy information. Complete and mail your own claim to ensure you are aware of what is submitted.