

## Orthopaedic shoes: Manulife Financial announces new requirement for claims after January 1, 2012

We are writing to advise you of pending changes to our group benefits claims processes around orthopaedic shoes and to ask that you share this information with members of your professional association.

As one of Canada's leading benefits providers, Manulife Financial constantly monitors market trends to ensure we pay claims according to the intent of the benefit. While the legitimate medical need for orthopaedic shoes in the general population is not increasing, a recent review of claims revealed that many vendors are prescribing orthopaedic shoes for non-medical conditions. We also found that vendors are dispensing regular retail footwear and sport shoes (such as Asics, Etonic and Saucony) as orthopaedic, often at highly inflated prices.

In response to these findings, we are making changes to prevent abuse of our clients' benefits programs. The benefit for orthopaedic shoes will cover only shoes prescribed by a doctor to ease the effects of a medical condition (such as bone deformities, injuries and a few conditions caused by diabetes) or to prevent the medical condition from worsening or causing other health problems. The shoes prescribed must be considered orthopaedic by the manufacturer; we will not pay a claim for any footwear that we cannot authenticate as orthopaedic.

What's changing?

Starting January 1, 2012, we will be asking for some new information to support claims for medically necessary off-the-shelf orthopaedic footwear - the name of the manufacturer and the model name and/or model number of the shoes or boots. We will use this information to review the claim.

We will only pay claims for footwear that we can authenticate as orthopaedic; we encourage your members to inform their clients with Manulife benefit plans that regular retail footwear does not qualify for benefit coverage.

There are no new requirements for claims for custom-made orthopaedic shoes.

What is required in claims for orthopaedic footwear?

This information is required for all claims for off-the-shelf medically necessary orthopaedic shoes. This information should accompany a completed and signed Manulife Financial Extended Health Care Claim form.

From a physician:

1. the diagnosis of a medical condition and a prescription for shoes or boots as treatment for that medical condition.

From the supplier of the footwear:

2. the name of the manufacturer, and the model name and/or model number of the shoes or boots

3. details if the shoes or boots:

- are attached to or part of a brace or

- have been altered/adjusted by the supplier for the specific medical needs of the wearer, including a description of the alterations

4. details of all costs, with costs for the footwear shown separately from costs for any alterations to them

5. the date the shoes or boots were picked up from the supplier

6. the original sales receipt showing the date and method of payment.