Shot of Emily Harvey running with a prosthetic leg.

She speaks to the camera from a park.

♫ pleasant, upbeat music ♫

Emily: I'm Emily Harvey.

I'm a disability rights attorney,

a triathlete, and an amputee.

Many people struggle to get

appropriate prosthetic limbs

because they're expensive, and insurance companies

often provide inadequate coverage.

Shot of Emily running.

People gain and lose weight.

Parts wear out,

and if you're like me and you lose a limb at a young age,

you need a new leg pretty much every year.

I met up with Zach Harvey

to talk about some of these issues.

Shots of Zach building prosthetics.

Zach is a Prosthetist at

Creative Orthotics and Prosthetics Solutions in Denver,

and he also happens to be my husband.

Zach: The cost associated with the prosthesis

is dependent on a number of things.

The technology that we choose to use,

the level of amputation,

if we use something with a microprocessor in it,

that's gonna be more expensive.

So it could range anywhere from $5,000 to $50,000.

Uh, which, a lot of people look at

that cost and they think,

"Wow. I could buy a car for that amount of money."

(tires screech)

So, Medicare, they can be a little slow

to adopt new technology.

Shot of a high-tech artificial hand.

They wanna make sure that there's evidence behind

some of the new products coming out.

The problem is, is there's not a lot of

research being done, and so,

it might be years before Medicare

will start paying for some of the newer devices.

Medicaid generally pays pretty low.

Because of the low reimbursement,

a lot of times, clinicians are choosing

cheaper products in place of better, more expensive

products, due to low reimbursement with Medicaid.

Private insurance generally follows suit

with Medicare guidelines,

except that there's often exclusions built in

to the insurance policies.

Shot of a man with two prosthetic legs.

Zach: For example, they might have exclusions

on multiple devices.

They might have exclusions on

microprocessor devices.

It can take a long time with

private insurance companies to get

the patients what they need.

Alina Miller speaks from Zach’s office, next to assorted prosthetic legs.

Alina: Insurance has been a battle.

It's definitely, so far, they've rejected all legs.

Emily: I met up with Alina to talk about her experiences

since losing a limb earlier this year,

including her ability to access what she needs.

Alina: Currently, I think I can get one every three years.

Shot of Zach adjusting Alina’s leg with a small tool.

And, I mean, it's hard with this first year

because I'm constantly shrinking and having to change,

and my insurance hasn't covered any of it.

So, (laughs)

It's, I mean, really, incredibly important

to have such, like, a good leg.

I mean, I'm young, I'm 26,

I'm really active and if I can't have a leg,

or can't even have a leg that meets my needs,

then it changes my quality of life drastically.

So it's really important to me to have coverage,

and then be able to have coverage

with the doctors that I want, too.

'Cause I wanna be able to see my regular prosthetist

now that I've formed this, ya know, relationship.

You can't just leave.

It's like a break up.

(laughs)

Shot of Zach consulting Alina.

Zach: They rely on us to take of them and we

have limitations because of insurance companies,

and coverage that they can't get.

Shots of Emily running.

Emily: Access to prosthetic limbs can be tough.

This issue affects roughly two million people in the U.S.

who have limb loss.

Additionally, there are approximately 185,000 people

who have a limb amputated every year,

so this issue isn't going away.

I believe that access to health care,

including adequate prosthetic limbs

is a human right that we all deserve.

Written and directed by Emily Harvey.

Special thanks to Zach Harvey and Alina Miller.

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