



Orthotic Insurance Quick Reference Guide

The OCA and the CCA work together on behalf of chiropractors to advocate for EHC coverage. This guide is designed to identify the common levels of documentation these insurance companies require to approve orthotic claims. Our hope is that this guide will give you and your staff a better understanding of plan requirements and help you avoid having claims rejected based on insufficient documentation.

The *Orthotic Insurance Quick Reference Guide* was compiled by the OCA Staff in consultation with clinicians and orthotics providers. The following information is based on publicly available insurance company guidelines on orthotics for group benefits plans. Of course, every plan is different and it is recommended to contact group insurers to determine the exact requirements to dispense orthotics under each patient's plan.

Insurance Company	Eligible Types of Orthotics/Orthopaedic Shoes						Required Invoices		Medical Documentation				Manufacturing Documentation				
	Custom-made Orthotics	Modified ¹ Orthotics	Pre-Fabricated Orthotics	Custom-made Orthopaedic Shoes	Modified or Customized Orthopaedic Shoes	Pre-Fabricated Orthopaedic Shoes	Manufacturer's Invoice	Paid Patient Invoice	Provider/Dispenser Information	Prescription	Diagnosis	Biomedical Assessment / Gait Analysis	Description of Casting Technique	Brand Name and Model of Orthopaedic Shoe	Description of Manufacturing Process	Breakdown of Orthotic Materials Used and Cost	Description of Shoe Modifications
Claim Secure	•			•			•	•	•	•	•	•	•	•	•	•	•
Great West Life	•			•	•	•	•	• ²	•	•	•	•	•	•	•	•	•
Green Shield	•			•	•		•	•	•	•	•	•	•	•	•	•	
Manulife	•			•	•		•	•	•	•	•	• ³	• ⁴	•	• ⁴	•	•
Medavie Blue Cross	•			•	•		•	•	•	•	•	•	•	•	•	•	•
Standard Life	•			• ⁵			•	•	•	•	•	•	•	•	•		
Sun Life	•			•	•		•	•	•	•	•	•	• ⁶		•	•	



Notes

1. Modified orthotics are pre-fabricated or pre-fitted orthotics which have had modifications made to them. Some insurers refer to them as 'customized' orthotics. They are not 'custom-made' orthotics.
2. Great West Life requests a 'breakdown of costs'. They do not specify which type of invoice is required.
3. Manulife does specifically require a gait analysis to make a claim, but it highlights the gait analysis as a key part of the provider assessment.
4. Manulife does not specify whether Manufacturing Documentation is required, but they are clear that "approved casting techniques include: foam box casting, plaster of paris slipper casting, contact digitizing and laser scanning".
5. Standard Life notes that custom-made orthopaedic shoes are not eligible if off-the-shelf orthopaedic shoes, orthotics or modifications to regular shoes would suffice to meet the patient's needs.
6. Sun Life does not specify whether Manufacturing Documentation is required, but they are clear that "approved casting techniques include foam box casting, plaster slipper casting, wax molding, contact digitizing and laser/optical scanning".

Standard Policies from Insurers

The following chart of insurers shows whether they include chiropractors in their standard policy. Your patient's plan may differ.

	Claim Secure	Great West Life	Green Shield	Manulife	Medavie Blue Cross	Standard Life	Sun Life
Chiropractors Can Prescribe	Plans vary	No	No	Plans vary	No	Plans vary	Plans vary
Chiropractors Can Dispense	Plans vary	Plans vary	Yes	Plans vary	No	Plans vary	Plans vary

Contacting Group Insurers About Your Patient's Plan Requirements

The OCA has been advised that contacting group insurers to determine the exact requirements to dispense orthotics under each patient's plan is important. This also enables patients to fully understand their insurer's requirements as they relate to medical devices such as orthotics.

- Claim Secure: 1-888-513-4464
- Great West Life: 1-800-957-9777
- Green Shield Canada: 1-800-265-5615
- Manulife: 1-800-268-6195
- Medavie Blue Cross: 1-800-355-9133
- Standard Life: 1-800-499-4415
- Sun Life Financial: 1-800-669-7921



Appendix A: Documentation

Canadian Life and Health Insurance Association Inc.

- [Reference Document - Understanding Claims for Footwear and Orthotics](#)

Claim Secure

- [Your Benefits Guide](#)

Great West Life Assurance Company

- [Claim submission requirements for orthopaedic shoes and custom-made foot orthotics – update](#)

Greenshield Canada

- [Custom Orthotics/Shoes FAQ and Glossary](#)
- [Custom Orthotics, Orthopaedic Shoes, and Custom Shoes Claims Checklist](#)
- [Plan Member Update](#)

Manulife

- [Buying custom-made orthotics - What you need to know](#)
- [Orthopaedic shoes: do you know what is covered?](#)

Medavie Blue Cross

- [Orthotics Update for Plan Members](#)
- [FAQ](#)
- [Quick Reference](#)
- [Orthopaedic Shoes](#)
- [Orthopaedic Shoes and Orthotics Claim Summary](#)

Standard Life

- [What you should know before submitting a claim: Orthopaedic shoes and orthotics](#)

Sun Life Financial

- [A new requirement when submitting custom-made orthopaedic shoes and orthotic claims, effective August 1, 2010](#)
- [Benefit Bulletin Summer 2008, Understanding orthotics and orthopaedic shoes](#)