



**The State of New Hampshire  
Insurance Department**

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**Roger Sevigny  
Commissioner**


**Alex Feldvebel  
Deputy Commissioner**

**BULLETIN**

Docket No.: INS NO. 04-004-AB

DATE: February 6, 2004

TO: All Companies licensed for selling health insurance

FROM: Roger Sevigny, Commissioner 

RE: RSA 415:18-n and RSA 415:6-j applicability to certain prosthetic devices

This Bulletin addresses whether prosthetic fingers are a “prosthetic device” as defined in RSA 415:18-n for group and blanket accident and health insurance, and RSA 415:6-j for individual accident and health insurance. These laws, which became effective January 1, 2004, define “prosthetic device” as an “artificial device to replace, in whole or part, an arm or leg.”

The legislative history is not dispositive on this issue, nor does it offer an interpretation that implies more than the plain meaning of the statutes’ language. The Department notes the legislature’s decision specifically to include the phrase “in ...part”, and finds that it would not have included this phrase unless it intended that fingers be considered part of the arm. Therefore an artificial device replacing fingers is included in the definition of ”prosthetic device” in these statutes.

Questions regarding this Bulletin should be addressed to the Compliance Manager, Maureen Hartsmith, at 603.271.2261