

GROUP
INSURANCE



Your information guide to foot orthotics

What to submit with your claim

To process your claim efficiently and to ensure you meet the eligibility criteria, please provide all required documents.

Eligibility criteria

Custom-made foot orthotics must be medically required as determined by a qualified health practitioner.*

*Refer to the table for a list of the main qualified health professionals.

Required information and documents

- The name of the qualified health practitioner who assessed you and determined the medical need.
- The results of the biomechanical evaluation:
 - medical history
 - examination
 - gait analysis
 - orthotic evaluation
- The name and qualifications of the foot orthotic specialist or laboratory who casted the feet.
- A completed, signed and dated claim form, as well as the original invoice confirming that the orthotics have been dispensed and expenses* have been paid in full.

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

Main qualified health professionals

	Quebec	Ontario	All other provinces
Qualified health practitioners	- Doctor - Podiatrist	- Certified orthotist - Certified pedorthist - Chiropodist - Doctor - Podiatrist	- Certified orthotist - Certified pedorthist - Doctor - Podiatrist
Certified orthotic specialists or laboratories	- Laboratory holding a licence issued by the Ministère de la Santé et des Services sociaux (MSSS) where an orthotist works and is a member in good standing with l'Ordre des technologues professionnels du Québec (OTPO) - Podiatrist	- Chiropodist - Certified orthotist - Certified pedorthist - Podiatrist	- Certified orthotist - Certified pedorthist - Podiatrist

A qualified health professional is someone operating within the scope of his or her licence.

The biomechanical evaluation

To determine the medical need and to ensure you receive the most appropriate care, the qualified health practitioner will conduct a complete evaluation which will take up to an hour. 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.

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

The fabrication of custom-made foot orthotics involves making a cast

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.

Data collected from two dimensional pressure mat analysis does not capture the 3D plantar anatomy of the foot, and is therefore not an eligible expense.*

*Source: clhia.ca

Patient education

The qualified health practitioner should explain:

- ☑ The breaking in of your new foot orthotics
- ☑ When to return for a follow-up or if adjustments are required
- ☑ How to care for them for longevity
- ☑ Footwear fit and features with foot orthotics

Manufacturing foot orthotics

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 fitted 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.

You should avoid purchasing foot orthotics when:

- They are from short-term kiosks or health booths in malls or department stores, exhibits at home, trade or sportsman shows, and the Internet.
- People 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.
- 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 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.
- They are 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 do not have any qualifications.
- Providers recommend you see a physician of their choice for a referral instead of your own family physician.
- Providers pressure you to purchase additional products or services you do not need.
- Providers 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.

Source: Pedorthic Association of Canada



If you witness or suspect a fraudulent act from a dental or health service provider, you can easily, and in full confidentiality, report it to iA Financial Group's Investigative Services or to the Canadian Life and Health Insurance Association (CLHIA).

iA Financial Group's Investigative services

1-866-789-3938

iainvestigativeservices@ia.ca

Canadian Life and Health Insurance Association

clhia.ca/antifraud

INVESTED IN YOU.

iA Financial Group is a business name and trademark of
Industrial Alliance Insurance and Financial Services Inc.

ia.ca

F54-869A (18-02)