

FACT SHEET

Health Insurance Claim Guide: For Users of Prosthetic and Orthotic Services



Looking for extra support?

This factsheet is for users of prosthetic or orthotic services looking for extra support **through private health insurance**.

It explains how insurance can help with costs not fully funded under the Standard Package of Care provided by Health NZ. This can include upgraded devices, additional rehabilitation, or advanced technology options.



Understanding what is funded

Health New Zealand funds a Standard Package of Care for prosthetic and orthotic services. This care includes essential assessments, devices and rehabilitation needed for safe mobility and independence.

Some users wish to access features or additional rehabilitation beyond this standard care. This may include:

- **Custom or high-tech components** – e.g. microprocessor knees or high-end carbon fibre feet.
- **Cosmetic limb covers.**
- **Extra rehabilitation support** – e.g. additional physiotherapy, pain management, or mental health care.
- **Additional prosthetic limbs** for specific activities – e.g. for sports or water use.
- **Private consultation services.**

Making a health insurance enquiry or claim

Step 1: Contact your health insurer

- **Call** your insurer's customer service team or log into your member portal.
- **Ask** what is covered under prosthetic or orthotic services. Also check if these may fall under other categories such as rehabilitation, surgical aids, or assistive technology.
- **Request** written confirmation of coverage limits, exclusions, and pre-approval requirements.

Step 2: Obtain supporting documentation

You may need:

- A **clinical letter or prescription** from your prosthetist or orthotist.
- A **quote or invoice** for the service or device.
- A **treatment plan or report** outlining why the item or service is needed.

Your clinician and our Funding Application Advisor can help prepare these documents.

Step 3: Submit a pre-approval or claim

- **Follow your insurer's process** for either a pre-approval or retrospective claim.
- **Keep copies** of all communications and receipts.
- If applicable, note which costs have already been funded by Health NZ.



For more helpful resources, please visit our website: www.pw.co.nz/resources

Need help?

If you need help or want to better understand your funding options, contact us: Peke Waihanga (artificial limb and orthotic services), National Office.

We can help clarify:

- What **aspects of your care** are publicly funded.
- Which enhancements may require **private funding**.
- What **documentation** your insurer may require.

Tips for success

- **Not all** health insurance policies automatically cover prosthetic or orthotic services – check your policy wording carefully.
- **Ask your provider** whether prosthetic devices, or rehab services fall under "medical aids", "major medical", or "specialist consultations".
- **If your claim is declined**, contact us to review your options.
- **Keep** all quotes, invoices, and clinical letters for your records.

Useful Links

- **Ministry of Health** – eligibility for public health services: www.health.govt.nz
- **Peke Waihanga** service information: www.pw.co.nz

Contacts

Auckland Centre *Artificial Limb Service*

☎ 0508 630 630
✉ auckland@nzals.co.nz

Orthotic Service

☎ 0508 678 255
✉ aklorthenquiries@pw.co.nz

Hamilton Centre *Artificial Limb Service*

☎ 0508 838 838
✉ hamilton@nzals.co.nz

Orthotic Service

☎ 0508 679 245
✉ wkooorthenquiries@pw.co.nz

Tauranga Centre *Artificial Limb Service*

☎ 0508 434 434
✉ tauranga@nzals.co.nz

Orthotic Service

☎ 0508 267 678
✉ boporthenquiries@pw.co.nz

Wellington Centre *Artificial Limb Service*

☎ 0508 389 389
✉ wellington@nzals.co.nz

Christchurch Centre *Artificial Limb Service*

☎ 0508 383 383
✉ christchurch@nzals.co.nz

Orthotic Service

☎ 0508 677 265
✉ chcorthreferrals@pw.co.nz

Dunedin Centre *Artificial Limb & Orthotic Service*

☎ 0508 474 474
✉ dunedin@nzals.co.nz

National Office

☎ (04) 385 9410
✉ info@nzals.co.nz

Learn more about Peke Waihangā

💻 www.pw.co.nz
💻 www.orthoticservice.co.nz
💻 www.peersupport.nz

Peke Waihangā Artificial Limb Service Orthotic Service

Health New Zealand
Te Whatu Ora

