

## MEDICAL POLICY – 1.03.04

## Powered Exoskeleton for Ambulation in Patients With Lower-Limb Disabilities

BCBSA Ref. Policy: 1.03.04

Effective Date: May 1, 2018

Last Revised: April 18, 2018


Replaces: N/A

RELATED MEDICAL POLICIES:

None

Select a hyperlink below to be directed to that section.

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[EVIDENCE REVIEW](#) | [REFERENCES](#) | [HISTORY](#)

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## Introduction

The word exoskeleton means a skeleton that's outside of the body. In healthcare, an exoskeleton is a robotic system that a person wears. It's a frame that a person wears on the lower part of the body, and it has joints that are intended to mimic how the body works when walking.

Exoskeletons have a power supply that moves the limbs. For people who don't have the ability to control their legs, the goal of an exoskeleton is to help them stand, walk, and use stairs. There are a few small studies that have been published about exoskeletons. These studies looked at only a small number of people with spinal cord injuries who used these devices within an institution, like a hospital. There are concerns about how safe they are when used outside of a hospital or similar setting. These concerns include the possibility of tripping and falling. More studies are needed to find out if exoskeletons are safe. For these reasons, exoskeletons are considered unproven (investigational).

**Note:** The Introduction section is for your general knowledge and is not to be taken as policy coverage criteria. The rest of the policy uses specific words and concepts familiar to medical professionals. It is intended for providers. A provider can be a person, such as a doctor, nurse, psychologist, or dentist. A provider also can be a place where medical care is given, like a hospital, clinic, or lab. This policy informs them about when a service may be covered.

## Policy Coverage Criteria

| Device              | Investigational   |
|---------------------|---|
| Powered exoskeleton | <p><b>Use of a powered exoskeleton for ambulation in patients with lower-limb disabilities is considered investigational. This includes but is not limited to the following:</b></p> <ul style="list-style-type: none"><li>• The ReWalk system</li><li>• Ekso™</li><li>• Indego®</li><li>• All others</li></ul> |

## Coding

| Code         | Description                              |
|--------------|--|
| <b>HCPCS</b> |  |
| E1399        | Durable medical equipment, miscellaneous |

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## Related Information

N/A

## Evidence Review

### Description

The ReWalk and other similar devices are powered exoskeletons that provide user-initiated mobility. The goal of the powered exoskeleton is to enable people who do not have the ability



to voluntarily move their lower extremities to be able to fully bear weight while standing, to walk, and to navigate stairs. These devices have the potential to restore mobility and, thus, might improve functional status, quality of life, and health status for patients with spinal cord injury, multiple sclerosis, amyotrophic lateral sclerosis, Guillain-Barré syndrome, and spina bifida.

## Background

An exoskeleton is an external structure with joints and links that might be regarded as wearable robots designed around the shape and function of the human body. A powered exoskeleton, as described in this evidence review, consists of an exoskeleton-like framework worn by a person that includes a power source supplying energy for limb movement. The goal of the powered exoskeleton is to enable people who do not have voluntary control of their lower extremities to bear weight fully while standing, to ambulate over ground, and to ascend and descend stairs. The devices have the potential to restore mobility, increase function, and improve the health status and quality of life for wheelchair-bound patients. Some of the potential secondary health benefits associated with increased mobility include strength and cardiovascular health, decreased spasticity, improved bladder and bowel function, and psychosocial health. In addition to individuals with spinal cord injury, the powered exoskeleton might be used by those with multiple sclerosis, amyotrophic lateral sclerosis, Guillain-Barré syndrome, and spina bifida.

One type of powered lower-limb exoskeleton (eg, ReWalk, Indego) provides user-initiated mobility based on postural information. Standing, walking, sitting, and stair up/down modes are determined by a mode selector on a wristband. ReWalk includes an array of sensors and proprietary algorithms that analyze body movements (eg, tilt of the torso) and manipulate the motorized leg braces. The tilt sensor is used to signal the on-board computer when to take the next step. Patients using the powered exoskeleton must be able to use their hands and shoulders with forearm crutches or a walker to maintain balance. Instructions for walking with ReWalk<sup>1</sup> are to place the crutches ahead of the body, and then bend the elbows slightly, shifting weight toward the front leg, leaning toward the front leg side. The rear leg will lift slightly off of the ground and then begin to move forward. Using the crutches to straighten up will enable the rear leg to continue moving forward. The process is repeated with the other leg.

To move from a seated to standing position or vice versa, the desired movement is selected by the mode selector on the wrist. There is a 5-second delay to allow the individual to shift weight (forward for sit-to-stand and slightly backward for stand-to-sit) and to place their crutches in the correct position. If the user is not in an appropriate position, a safety mechanism will be triggered. Walking can only be enabled while standing, and the weight shift must be sufficient to move the tilt sensor and offload the back leg to allow it to swing forward. Continuous



ambulation is accomplished by uninterrupted shifting onto the contralateral leg. The device can be switched to standing either via the mode selector or by not shifting weight laterally for 2 seconds, which triggers the safety mechanism to stop walking. Some patients have become proficient with ReWalk by the third week of training.<sup>2</sup>

Powered exoskeleton systems that use posture control and are being evaluated for home use include:

- The Ekso™ GT robotic exoskeleton (Ekso Bionics, Richmond, CA) is available institutionally for rehabilitation. It is undergoing testing for personal use for ambulation in several registered trials.
- The Indego® powered exoskeleton (also known as the Vanderbilt exoskeleton; Parker Hannifin, Macedonia, OH) is used for gait training and is now available for home use. It includes functional electrical stimulation and weighs 26 pounds.
- ReWalk (ReWalk Robotics, Marlborough, MA) consists of an onboard computer, sensor array, and the rechargeable batteries that power the exoskeleton, which are contained in a backpack. The complete ReWalk system weighs about 16 kg (35 lb).
- The X1 Mina Exoskeleton is a joint project of NASA Johnson Space Center and the Florida Institute for Human and Machine Cognition. It is being developed to provide mobility for both abled and disabled users, for rehabilitation, and exercise. It weighs 26 kg (57 lb).

Powered exoskeleton systems that use joystick control and are being evaluated for home use include:

- REX® (REX Bionics, Auckland, New Zealand) is designed for rehabilitation centers and hospitals. REX® P is designed for personal use and does not require use of crutches or a walker for stability, leaving the user hands-free.
- WPAL (Wearable Power-Assist Locomotor; Fugita Health University, Japan) is designed for use with a custom walker.
- HAL (Hybrid Assistive Limb)
- Phoenix (suitX)

## Summary of Evidence

For individuals who have lower-limb disabilities who receive a powered exoskeleton, the evidence includes small case series. Relevant outcomes are functional outcomes, quality of life, and treatment-related mobility. At the present, evaluation of exoskeletons is limited to small



studies performed in institutional settings with patients who have spinal cord injury. These studies have assessed the user’s ability to perform, under close supervision, standard tasks such as the Timed Up and Go test, 6-minute walk test, and 10-meter walk test. A 2016 report from the Veterans Administration has suggested that over 60 training sessions may be needed to achieve proficiency with both indoor and outdoor mobility, including door/threshold navigation, stopping, turning, and reaching. There are concerns about the safety of these devices under regular use, including the potential to trip and fall. Further study is needed to determine whether these devices can be successfully used outside of the institutional setting. The evidence is insufficient to determine the effects of the technology on health outcomes.

## Ongoing and Unpublished Clinical Trials

Some currently unpublished trials that might influence this review are listed in [Table 1](#).

**Table 1. Summary of Key Trials**

| NCT No.                                  | Trial Name   | Planned Enrollment | Completion Date      |
|--|--|--------------------|----------------------|
| <b>Ongoing</b>                           |  |                    |                      |
| <a href="#">NCT01701388</a>              | Investigational Study of the Ekso Powered Exoskeleton for Ambulation in Individuals With Spinal Cord Injury (or Similar Neurological Weakness) | 40                 | Apr 2017             |
| <a href="#">NCT03082898</a>              | Mobility and Therapeutic Benefits Resulting From Exoskeleton Use in a Clinical Setting (SC140121 Study 1)                                      | 24                 | Jun 2020             |
| <a href="#">NCT02658656</a>              | Exoskeleton Assisted-Walking in Persons With SCI: Impact on Quality of Life  | 160                | Aug 2020             |
| <b>Unpublished</b>                       |  |                    |                      |
| <a href="#">NCT02202538</a> <sup>a</sup> | Indego® Exoskeleton; Assessing Mobility for Persons With Spinal Cord Injury (SCI).   | 45                 | Oct 2015 (completed) |

NCT: national clinical trial.

<sup>a</sup> Denotes industry-sponsored or cosponsored trial.



## Medicare National Coverage

There is no national coverage determination (NCD). In the absence of an NCD, coverage decisions are left to the discretion of local Medicare carriers.

## Regulatory Status

In 2014, ReWalk™ (ReWalk Robotics, previously Argo Medical Technologies) was granted a de novo 510(k) classification by the U.S. Food and Drug Administration (FDA) (class II; product code: PHL; K131798). The new classification applies to this device and substantially equivalent devices of this generic type. ReWalk™ is the first external, powered, motorized orthosis (powered exoskeleton) used for medical purposes that is placed over a person's paralyzed or weakened limbs for the purpose of providing ambulation. De novo classification allows novel products with moderate- or low-risk profiles and without predicates that would ordinarily require premarket approval as a class III device to be down-classified in an expedited manner and brought to market with a special control as a class II device.

The ReWalk™ is intended to enable individuals with spinal cord injury at levels T7 to L5 to perform ambulatory functions with supervision of a specially trained companion in accordance with the user assessment and training certification program. The device is also intended to enable individuals with spinal cord injury at levels T4 to T6 to perform ambulatory functions in rehabilitation institutions in accordance with the user assessment and training certification program. The ReWalk™ is not intended for sports or stair climbing.

Candidates for the device should have the following characteristics:

- Hands and shoulders can support crutches or a walker
- Healthy bone density
- Skeleton does not suffer from any fractures
- Able to stand using a device such as a standing frame
- In general good health
- Height is between 160 cm and 190 cm (5'3"-6'2")
- Weight does not exceed 100 kg (220 lb)



The FDA is requiring ReWalk's manufacturer to complete a postmarket clinical study (PS14001) that will consist of a registry to collect data on adverse events related to the use of the ReWalk™ device and prospectively and systematically assess the adequacy of its training program.

In 2016, Indego® (Parker Hannifin) was cleared for marketing by FDA through the 510(k) process (K152416). The FDA determined that this device was substantially equivalent to existing devices, citing ReWalk™ as a predicate device. Indego® is "intended to enable individuals with spinal cord injury at levels T7 to L5 to perform ambulatory functions with supervision of a specially trained companion". Indego® has also received marketing clearance for use in rehabilitation institutions.

Ekso Bionics (Richmond, CA) submitted an application in December 2014 for home use of the Ekso™ GT robotic exoskeleton. The exoskeleton is currently indicated for ambulatory functions in rehabilitation institutions (K143690).

FDA product code: PHL.

## References

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1. Zeilig G, Weingarden H, Zwecker M, et al. Safety and tolerance of the ReWalk exoskeleton suit for ambulation by people with complete spinal cord injury: a pilot study. *J Spinal Cord Med.* Mar 2012;35(2):96-101. PMID 22333043
2. Asselin P, Knezevic S, Kornfeld S, et al. Heart rate and oxygen demand of powered exoskeleton-assisted walking in persons with paraplegia. *J Rehabil Res Dev.* 2015;52(2):147-158. PMID 26230182
3. Lajeunesse V, Vincent C, Routhier F, et al. Exoskeletons' design and usefulness evidence according to a systematic review of lower limb exoskeletons used for functional mobility by people with spinal cord injury. *Disabil Rehabil Assist Technol.* Oct 2016;11(7):535-547. PMID 26340538
4. U.S. Food and Drug Administration (FDA). Evaluation of automatic class III designation (de novo) for Argo ReWalk. 2014; [http://www.accessdata.fda.gov/cdrh\\_docs/reviews/den130034.pdf](http://www.accessdata.fda.gov/cdrh_docs/reviews/den130034.pdf) Accessed April 2018.
5. Esquenazi A, Talaty M, Packel A, et al. The ReWalk powered exoskeleton to restore ambulatory function to individuals with thoracic-level motor-complete spinal cord injury. *Am J Phys Med Rehabil.* Nov 2012;91(11):911-921. PMID 23085703
6. Asselin PK, Avedissian M, Knezevic S, et al. Training persons with spinal cord injury to ambulate using a powered exoskeleton. *J Vis Exp.* Jun 16 2016(112). PMID 27340808
7. Hartigan C, Kandilakis C, Dalley S, et al. Mobility outcomes following five training sessions with a powered exoskeleton. *Top Spinal Cord Inj Rehabil.* Spring 2015;21(2):93-99. PMID 26364278

## History

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| Date     | Comments   |
|----------|--|
| 10/01/17 | New policy approved September 12, 2017, effective January 5, 2018. Add to Durable Medical Equipment section. This service is considered investigational. |
| 05/01/18 | Annual Review, approved April 18, 2018. Policy updated with literature review through January 2018; no references added. Policy statement unchanged.     |

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본 통지서에는 중요한 정보가 들어 있습니다. 즉 이 통지서는 귀하의 신청에 관하여 그리고 Premera Blue Cross 를 통한 커버리지에 관한 정보를 포함하고 있을 수 있습니다. 본 통지서에는 핵심이 되는 날짜들이 있을 수 있습니다. 귀하의 건강 커버리지를 계속 유지하거나 비용을 절감하기 위해서 일정한 마감일까지 조치를 취해야 할 필요가 있을 수 있습니다. 귀하의 이러한 정보와 도움을 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 800-722-1471 (TTY: 800-842-5357) 로 전화하십시오.

**ລາວ (Lao):**

ແຈ້ງການນີ້ມີຂໍ້ມູນສໍາຄັນ. ແຈ້ງການນີ້ອາດຈະມີຂໍ້ມູນສໍາຄັນກ່ຽວກັບຄໍາຮ້ອງສະໝັກ ຫຼື ຄວາມຄົມຄອງປະກັນໄພຂອງທ່ານຜ່ານ Premera Blue Cross. ອາດຈະມີວັນທີ່ສໍາຄັນໃນແຈ້ງການນີ້. ທ່ານອາດຈະຈຳເປັນຕ້ອງດໍາເນີນການຕາມກຳນົດ ເວລາສະເພາະເພື່ອຮັກສາຄວາມຄົມຄອງປະກັນສະພາບ ຫຼື ຄວາມຊ່ວຍເຫຼືອເວັ້ນເວີ້ ຄ່າໃຊ້ຈ່າຍຂອງທ່ານໄດ້. ທ່ານມີສິດໄດ້ຮັບຂໍ້ມູນນີ້ ແລະ ຄວາມຊ່ວຍເຫຼືອເປັນພາສາຂອງທ່ານໂດຍບໍ່ເສຍຄ່າ. ໃຫ້ໃບທາ 800-722-1471 (TTY: 800-842-5357).

**ភាសាខ្មែរ (Khmer):**

សេចក្តីជូនដំណឹងនេះមានព័ត៌មានយ៉ាងសំខាន់។ សេចក្តីជូនដំណឹងនេះប្រហែលជាមានព័ត៌មានយ៉ាងសំខាន់អំពីទម្រង់បែបបទ ឬការរៀបចំរបស់អ្នកតាមរយៈ Premera Blue Cross ។ ប្រហែលជាមាន កាលបរិច្ឆេទសំខាន់នៅក្នុងសេចក្តីជូនដំណឹងនេះ។ អ្នកប្រហែលជាត្រូវការបញ្ជាក់សមត្ថភាព ដល់កិច្ចការផ្ទៃក្នុងដូចជា ធានា ដើម្បីនឹងរក្សាទុកការធានារ៉ាប់រងអនាគតរបស់អ្នក ឬប្រាក់ជំនួយចេញថ្លៃ។ អ្នកមានសិទ្ធិទទួលបានព័ត៌មាននេះ និងជំនួយនៅក្នុងភាសារបស់អ្នកដោយមិនអស់លុយឡើយ។ សូមទូរស័ព្ទ 800-722-1471 (TTY: 800-842-5357)។

**ਪੰਜਾਬੀ (Punjabi):**

ਇਸ ਨੋਟਿਸ ਵਿਚ ਖਾਸ ਜਾਣਕਾਰੀ ਹੈ. ਇਸ ਨੋਟਿਸ ਵਿਚ Premera Blue Cross ਵਲੋਂ ਤੁਹਾਡੀ ਕਵਰੇਜ ਅਤੇ ਅਰਜੀ ਬਾਰੇ ਮਹੱਤਵਪੂਰਨ ਜਾਣਕਾਰੀ ਹੋ ਸਕਦੀ ਹੈ . ਇਸ ਨੋਟਿਸ ਨਵ ਖਾਸ ਤਾਰੀਖਾਂ ਹੋ ਸਕਦੀਆਂ ਹਨ. ਜੇਕਰ ਤੁਸੀਂ ਜਸਰਤ ਕਵਰੇਜ ਰਿੱਖਣੀ ਹੋਵੇ ਜਾਂ ਓਸ ਦੀ ਲਾਗਤ ਜਵਿੱਚ ਮਦਦ ਦੇ ਇਛੁੱਕ ਹੋ ਤਾਂ ਤੁਹਾਨੂੰ ਅੰਤਮ ਤਾਰੀਖ ਤੋਂ ਪਹਿਲਾਂ ਢੁੱਝ ਖਾਸ ਕਦਮ ਚੁੱਕਣ ਦੀ ਲੋੜ ਹੋ ਸਕਦੀ ਹੈ ,ਤੁਹਾਨੂੰ ਮੁਫਤ ਵਿੱਚ ਤੋਂ ਅਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਜਾਣਕਾਰੀ ਅਤੇ ਮਦਦ ਪ੍ਰਾਪਤ ਕਰਨ ਦਾ ਅਧਿਕਾਰ ਹੈ ,ਕਾਲ 800-722-1471 (TTY: 800-842-5357).

**فارسی (Farsi):**

این اعلامیه حاوی اطلاعات مهم میباشد. این اعلامیه ممکن است حاوی اطلاعات مهم درباره فرم تقاضا و یا پوشش بیمه ای شما از طریق Premera Blue Cross باشد. به تاریخ های مهم در این اعلامیه توجه نمایید. شما ممکن است برای حفظ پوشش بیمه تان یا کمک در پرداخت هزینه های درمانی تان، به تاریخ های مشخصی برای انجام کارهای خاصی احتیاج داشته باشید. شما حق این را دارید که این اطلاعات و کمک را به زبان خود به طور رایگان دریافت نمایید. برای کسب اطلاعات با شماره 800-722-1471 (کلیر بران TTY تماس باشماره 800-842-5357) تماس برقرار نمایید.

**Polskie (Polish):**

To ogłoszenie może zawierać ważne informacje. To ogłoszenie może zawierać ważne informacje odnośnie Państwa wniosku lub zakresu świadczeń poprzez Premera Blue Cross. Prosimy zwrócić uwagę na kluczowe daty, które mogą być zawarte w tym ogłoszeniu aby nie przekroczyć terminów w przypadku utrzymania polisy ubezpieczeniowej lub pomocy związanej z kosztami. Macie Państwo prawo do bezpłatnej informacji we własnym języku. Zadzwońcie pod 800-722-1471 (TTY: 800-842-5357).

**Português (Portuguese):**

Este aviso contém informações importantes. Este aviso poderá conter informações importantes a respeito de sua aplicação ou cobertura por meio do Premera Blue Cross. Poderão existir datas importantes neste aviso. Talvez seja necessário que você tome providências dentro de determinados prazos para manter sua cobertura de saúde ou ajuda de custos. Você tem o direito de obter esta informação e ajuda em seu idioma e sem custos. Ligue para 800-722-1471 (TTY: 800-842-5357).

**Română (Romanian):**

**Prezenta notificare conține informații importante.** Această notificare poate conține informații importante privind cererea sau acoperirea asigurării dumneavoastră de sănătate prin Premera Blue Cross. Pot exista date cheie în această notificare. Este posibil să fie nevoie să acționați până la anumite termene limită pentru a vă menține acoperirea asigurării de sănătate sau asistența provizorie la costuri. Aveți dreptul de a obține gratuit aceste informații și ajutor în limba dumneavoastră. Sunați la 800-722-1471 (TTY: 800-842-5357).

**Русский (Russian):**

**Настоящее уведомление содержит важную информацию.** Это уведомление может содержать важную информацию о вашем заявлении или страховом покрытии через Premera Blue Cross. В настоящем уведомлении могут быть указаны ключевые даты. Вам, возможно, потребуется принять меры к определенным предельным срокам для сохранения страхового покрытия или помощи с расходами. Вы имеете право на бесплатное получение этой информации и помощь на вашем языке. Звоните по телефону 800-722-1471 (TTY: 800-842-5357).

**Fa'asamoa (Samoan):**

**Atonu ua iai i lenei fa'asilasilaga ni fa'amatalaga e sili ona taua e tatau ona e malamalama i ai.** O lenei fa'asilasilaga o se fesoasoani e fa'amatala atili i ai i le tulaga o le polokalame, Premera Blue Cross, ua e tau fia maua atu i ai. Fa'amolemole, ia e iloilo fa'alelei i aso fa'apitoa olo'o iai i lenei fa'asilasilaga taua. Masalo o le'a iai ni feau e tatau ona e faia ao le'i aulia le aso ua ta'ua i lenei fa'asilasilaga ina ia e iai pea ma maua fesoasoani mai ai i le polokalame a le Malo olo'o e iai i ai. Olo'o iai iate oe le aia tatau e maua atu i lenei fa'asilasilaga ma lenei fa'matalaga i legagana e te malamalama i ai aunoa ma se togiga tupe. Vili atu i le telefoni 800-722-1471 (TTY: 800-842-5357).

**Español (Spanish):**

**Este Aviso contiene información importante.** Es posible que este aviso contenga información importante acerca de su solicitud o cobertura a través de Premera Blue Cross. Es posible que haya fechas clave en este aviso. Es posible que deba tomar alguna medida antes de determinadas fechas para mantener su cobertura médica o ayuda con los costos. Usted tiene derecho a recibir esta información y ayuda en su idioma sin costo alguno. Llame al 800-722-1471 (TTY: 800-842-5357).

**Tagalog (Tagalog):**

**Ang Paunawa na ito ay naglalaman ng mahalagang impormasyon.** Ang paunawa na ito ay maaaring naglalaman ng mahalagang impormasyon tungkol sa iyong aplikasyon o pagsakop sa pamamagitan ng Premera Blue Cross. Maaaring may mga mahalagang petsa dito sa paunawa. Maaring mangailangan ka na magsagawa ng hakbang sa ilang mga itinakdang panahon upang mapanatili ang iyong pagsakop sa kalusugan o tulong na walang gastos. May karapatan ka na makakuha ng ganiitong impormasyon at tulong sa iyong wika ng walang gastos. Tumawag sa 800-722-1471 (TTY: 800-842-5357).

**ไทย (Thai):**

ประกาศนี้มีข้อมูลสำคัญ ประกาศนี้อาจมีข้อมูลที่สำคัญเกี่ยวกับกาการสมัครหรือขอบเขตประกันสุขภาพของคุณผ่าน Premera Blue Cross และอาจมีกำหนดการในประกาศนี้ คุณอาจจะต้องดำเนินการภายในกำหนดระยะเวลาที่แน่นอนเพื่อจะรักษาการประกันสุขภาพของคุณหรือการช่วยเหลือที่มีค่าใช้จ่าย คุณมีสิทธิที่จะได้รับข้อมูลและความช่วยเหลือนี้ในภาษาของคุณโดยไม่มีค่าใช้จ่าย โทร 800-722-1471 (TTY: 800-842-5357)

**Український (Ukrainian):**

**Це повідомлення містить важливу інформацію.** Це повідомлення може містити важливу інформацію про Ваше звернення щодо страховального покриття через Premera Blue Cross. Зверніть увагу на ключові дати, які можуть бути вказані у цьому повідомленні. Існує імовірність того, що Вам треба буде здійснити певні кроки у конкретні кінцеві строки для того, щоб зберегти Ваше медичне страхування або отримати фінансову допомогу. У Вас є право на отримання цієї інформації та допомоги безкоштовно на Вашій рідній мові. Дзвоніть за номером телефону 800-722-1471 (TTY: 800-842-5357).

**Tiếng Việt (Vietnamese):**

**Thông báo này cung cấp thông tin quan trọng.** Thông báo này có thông tin quan trọng về đơn xin tham gia hoặc hợp đồng bảo hiểm của quý vị qua chương trình Premera Blue Cross. Xin xem ngày quan trọng trong thông báo này. Quý vị có thể phải thực hiện theo thông báo đúng trong thời hạn để duy trì bảo hiểm sức khỏe hoặc được trợ giúp thêm về chi phí. Quý vị có quyền được biết thông tin này và được trợ giúp bằng ngôn ngữ của mình miễn phí. Xin gọi số 800-722-1471 (TTY: 800-842-5357).