



What You Need to Know About the Affordable Care Act

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By Kaye Lidolph, Operations Director

When MilkWorks opened in 2001, mothers were unable to obtain insurance coverage for breastfeeding services. In August, 2012, this changed when the ACA (Affordable Care Act) required that insurance plans start covering breastfeeding support and breast pumps.

I wish we could report that the change has been simple and straight forward. Instead, we have spent a year working with our clients and insurance plans to determine exactly what this means for MilkWorks and for breastfeeding moms. It is a bit more complicated than we would like it to be, but the good news is that it is a step in the right direction!



Kaye Lidolph

At www.healthcare.gov, the changes in this area of the plan are described as follows:

What are my breastfeeding benefits?

The health care law requires most health insurance plans to provide breastfeeding equipment and counseling for pregnant and nursing women.

You may be able to get help with breastfeeding at no cost

Health insurance plans must provide breastfeeding support, counseling, and equipment for the duration of breastfeeding. These services may be provided before and after you have your baby. These rules apply to Health Insurance Marketplace plans and all other health insurance plans, except for grandfathered plans.

Coverage of breast pumps

Your health insurance plan must cover the cost of a breast pump – and may offer to cover either a rental or a new one for you to keep. Your plan may provide guidance on whether the covered pump is manual or electric, how long the coverage of a rented pump lasts, and when they'll provide the pump (before or after you have the baby). But it's up to you and your doctor to decide what's right for you.

Your doctor's breastfeeding recommendations

In many cases, your insurance plan will follow your doctor's recommendations on what is medically appropriate. Some insurance plans may require pre-authorization from your doctor to ensure the proper services are provided. Talk to your doctor to find out what this means for you.

Contact your insurance plan for questions about your breastfeeding benefits.

There is a great deal of variation in how insurers are interpreting the new requirements. Many insurance companies even vary greatly in their coverage from one state to the next. The challenge is in navigating uncharted territory with insurers who are trying to figure out how to provide the services, what those services should look like, who should provide them and how to contain costs in the process.

Once insurers realize that breast milk reduces the risk of illnesses for babies and their mothers, and reduces the cost of health care, we are hopeful they will embrace these new services more readily. In the meantime, the learning curve of new ventures can be frustrating.

Parents expecting a new baby want this figured out very quickly. Our commitment is to give you the most up to date information we have available. Insurers are coming up with new policies and changing these policies frequently, which makes it difficult for us and for our clients.

Some of the most frequently asked questions we receive:

How do I find out what my insurance covers?

Call the customer or member services number on the back of your insurance card and ask what your plan covers for breastfeeding help and supplies under the Affordable Care Act's preventive services for women.

Since MilkWorks is a Community Breastfeeding Center, is it a provider for all insurance companies?

We are providers for many insurers but not all. Some insurance plans require their members to get a pump through a designated national mail order company. We have not been able to negotiate terms with all plans that are in the best interest of our breastfeeding moms, or that allow us to provide the service without losing money. If you ask us, we can tell you what we know about your particular insurance company.

When I called my insurance company, I was told my benefit would cover any electric breast pump at 100% with no out of pocket cost to me. Shouldn't this allow me to pick any breast pump I want at MilkWorks?

Some benefit plans read this way, yet the insurer has put a limit on how much they will pay us for the pump. We have seen plans where that limit is as low as \$75 and others where it is over \$300. If a pump costs us \$250 to obtain, we aren't able to make that pump available if the insurer will only reimburse MilkWorks \$75. In this case, the insurer is not dictating which pump their members must "buy," but the insurer or their PPO network, has contracted with us for a limited selection of options to be covered at 100%. All of our local Nebraska contracts provide a minimum of a double electric pump with no cost to moms and some allow moms to upgrade to a pump with more features and pay the difference. Again, every plan is different and if your company is headquartered in a different state, your plan may not be a Nebraska plan.

I just found out I'm pregnant. How soon can I get a breast pump through my insurance?

It depends on your plan. Some allow you to get a pump during your pregnancy and others not until your baby is born.

My neighbor has the same insurance company I have. I know what her plan covers so why would I need to call and wait on hold to inquire about my benefits?

Every plan is different. Some employers have a self funded plan that is administered by a particular insurer, but they may have completely different benefits than what that insurer normally offers. Some employers are not even providing benefits as they have been grandfathered and are not required to provide the benefits at this time.

What about rental pumps like the one I used in the hospital?

Plans vary on this coverage as well. Some will provide coverage for a "hospital grade" pump if the baby is in the NICU or has a particular medical need and will still cover a personal use pump after the baby is discharged from the hospital. Other plans will not cover a hospital grade pump if the mom has already received a purchased pump through her insurance for this baby.

Will my insurance cover the cost of seeing a lactation consultant for help with breastfeeding?

This coverage is part of the requirements of insurers under the Affordable Care Act. However, the number of visits an insurer will cover may vary or they may only cover services through an in-network provider. Most companies are requiring that the provider be board certified as a lactation consultant. All of the consultants at MilkWorks are board certified (IBCLCs). We will file the claim with insurance if we are currently contracted with that insurer.

Will my insurance cover the cost of a breastfeeding class?

Most insurance companies that offer this coverage require that a board certified lactation consultant (IBCLC) be involved in teaching the class. We have been successful in filing claims for many of the mothers who take our breastfeeding class.

What is available to me if I have a Medicaid Plan?

Medicaid is currently not included in the ACA requirements. However Nebraska Medicaid has always had pump coverage available for varying needs. There are currently 4 different Medicaid plans in NE and each one offers different coverage. We are happy to discuss what options are available for your particular circumstances.

While lactation consultations are not a covered benefit under the Medicaid plans, MilkWorks continuously applies for private grants to offset the costs of these services for low income moms.

Coventry Cares Medicaid has changed their pump coverage as of June 1, 2013. Mothers are now encouraged to get a personal use pump (to keep) rather than a rental pump, unless their baby has a medical need for a hospital grade rental. We are happy to explain the options available to you and are excited to be able to offer a Medela pump with the recommended 2 phase technology under this new plan.

We have not received word of any changes to Arbor Health, United Health Community Plan or straight HHS Medicaid coverage as of the end of July 2013.

As the Operations Director of MilkWorks, I have been the most closely involved with all the insurance providers and differences in coverage. **You may contact me (Kaye) with questions at 402-423-6402 ext. 108.**

MilkWorks is a Comprehensive Resource to Help You Breastfeed Your Baby

5930 So. 58th (in the Trade Center), Lincoln, NE 68516 – (402) 423-6402 – milkworks.org – c 2013