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Insurance Coverage for Lactation Services and Breast Pumps

Under the Affordable Health Care Act, insurance companies must cover lactation services and breast pumps for new mothers under their policies. However, the law is vague in terms of how that coverage should be provided. Each insurance company has its own policies determining how to pay for those services. Here's what you need to know:

- Your plan may only pay for lactation services provided by the physicians in the network, even though most physicians are not trained in breastfeeding medicine or lactation counseling. For this reason, you may see both your baby's physician and the lactation consultant for certain visits.
- The coverage is considered a 'preventive health well woman' benefit. That means that the counseling services should be billed to Mom's insurance policy. If there are specific problems (such as mastitis) that need to be addressed, that is no longer considered as preventive medicine and becomes 'problem focused'. Problem-focused visits may incur copays or other cost sharing.
- In some cases, both Mom and Baby will receive services. For example, if there are weight check, trouble latching, tongue-tie or other issues, Mom's insurance will be billed for the counseling services and Baby's insurance will be billed for a problem-focused visit.
- Most insurers cover breast pumps, but again, due to the vagueness of the law, some may only cover a manual hand pump while other insurers cover electric pumps. Some plans will cover up to a maximum of \$50 in value, others are higher. Some plans require that you order a breast pump through their 'durable medical equipment' companies, while others will reimburse you.
- Please contact your insurance plan regarding Lactation consult coverage/benefits and the number of visits that are allowed. We will submit all claims to your insurer on your behalf.

I understand and agree that I am responsible for any charges that my insurer does not cover per their plan policies and procedures

MOTHER'S NAME

MOTHER'S SIGNATURE

DATE