

# Breastfeeding Coverage Guidelines Under the Patient Protection and Affordable Care Act:

## Breastfeeding Services and Supplies Are Covered Without Cost Sharing

The following questions provide information on the provision under the Affordable Care Act for breastfeeding services and supplies, and how it will impact mothers and babies. The information provided is the most current available at the date of publication.\* For any questions regarding your specific health plan coverage, please contact your insurance provider.

**QUESTION:** What is the Patient Protection and Affordable Care Act (PPACA)?

**ANSWER:** The Patient Protection and Affordable Care Act is the health insurance reform legislation signed into law that requires health plans to cover preventive services at no cost. Preventive services that have strong scientific evidence of their health benefits, such as breastfeeding, must be covered and plans can no longer charge a patient a co-payment, co-insurance or deductible for these services.

Under Preventive Services for Women, provisions require health plans to cover breastfeeding services and supplies without cost-sharing (i.e. no co-payment). Many health plans implemented change with the first plan/policy year that begins on or after August 1, 2012.<sup>1</sup>

**QUESTION:** When do breastfeeding services and supplies need to be covered?

**ANSWER:** If your insurance plan is affected by the Affordable Care Act, coverage is for health insurance plan years beginning on or after August 1, 2012. Your insurance provider is your source to confirm if your plan is affected. At this time, Medicaid and WIC are not part of the PPACA.

**QUESTION:** What are details on the Affordable Care Act rules pertaining to Preventive Services for Women?

**ANSWER:** Under the Affordable Care Act, women's preventive health care services – such as mammograms, screenings for cervical cancer, and other services – are already covered with no cost sharing for new health plans. The Department of Health and Human Services (HHS) adopted additional Guidelines for Women's Preventive Services that will be covered without cost sharing in new health plans. Coverage now includes breastfeeding support, counseling and supplies, well-woman visits, contraception, and domestic violence screening. The guidelines were recommended by the Institute of Medicine (IOM)<sup>2</sup> and based on scientific evidence.

**QUESTION:** Is this coverage subject to deductibles and co-pays?

**ANSWER:** No. Breastfeeding services and supplies must be covered with no cost-sharing (no co-payments, co-insurance or deductibles) in plan years starting on or after August 1, 2012.

**QUESTION:** What lactation services and supplies are covered?

**ANSWER:** The provision states:

“Pregnant and postpartum women will have access to comprehensive lactation support and counseling from trained providers, as well as breastfeeding equipment.”<sup>3</sup>

It is important to understand that each health care insurance plan determine their specific lactation support and services, as well as breast pumps and supplies. Your plan will provide guidance on the type of pump covered (manual, electric and/or rental) and when they'll provide the pump (before or after you have the baby). It is important to contact your insurance company early in order to understand your options. But it's up to you and your doctor to decide what's right for you.<sup>4</sup>

**QUESTION:** How does a health insurance plan deliver breastfeeding supplies to a member?

**ANSWER:** Each insurance plan independently determines their method of delivery of breastfeeding supplies. Your insurance plan provider is your primary resource for understanding the benefits of your policy and how to obtain your supplies. In most cases you will obtain your breast pump through an approved vendor called a Durable Medical Equipment (DME) Provider.

Ameda partners with many DME companies to supply this benefit to members. Visit [www.ameda.com/ACA](http://www.ameda.com/ACA) for more information.

**QUESTION:** Do these requirements vary by state?

**ANSWER:** No. Requirements do not vary by state.

**QUESTION:** Where can I access additional information?

**ANSWER:** Comprehensive information is available at the following government sites:

[www.healthcare.gov/what-are-my-breastfeeding-benefits](http://www.healthcare.gov/what-are-my-breastfeeding-benefits)

[www.hrsa.gov/womensguidelines](http://www.hrsa.gov/womensguidelines)

<https://www.healthcare.gov/what-are-my-breastfeeding-benefits>

You may also want to check with your health insurance provider for their preventive services policy.

\* Ameda publication March 2014.

**References:**

1. Institute of Medicine. (2013). *Women's preventative services recommended by IOM to be covered under affordable care act*. Retrieved from <http://www.iom.edu/Reports/2011/Clinical-Preventive-Services-for-Women-Closing-the-Gaps/Action-Taken>
2. Institute of Medicine. (2011). *Clinical preventative services for women: Closing the gaps*. Retrieved from <http://www.iom.edu/Reports/2011/Clinical-Preventive-Services-for-Women-Closing-the-Gaps/>
3. HealthCare.gov. (2012). *Affordable care act rules on expanding access to preventative services for women*. Retrieved from <http://www.healthcare.gov/news/factsheets/2011/08/womensprevention08012011a.html>
4. HealthCare.gov. (2012). *What are my breastfeeding benefits?* Retrieved from <https://www.healthcare.gov/what-are-my-breastfeeding-benefits/>

## WELCOME TO AMEDA

More than 70 years ago in Sweden, engineer Einar Egnell made it his life's work to help breastfeeding mothers. After years of research, Egnell created the first comfortable and effective breast pump. In the process, Egnell also created the vacuum and cycling standards that today's lactation consultants use to judge breast pump quality.

Today's Ameda breast pumps combine Egnell's innovative technology with the features a 21st century mother expects. Everything Ameda offers—Ameda breast pumps and products, Ameda breastfeeding education, Ameda's support of lactation professionals—reflects our passion for breastfeeding. We know how much breastfeeding matters to mothers and their babies.

