

THE AFFORDABLE CARE ACT: BREASTPUMPS, LACTATION SERVICES AND COVERAGE

What is ACA?

The Affordable Care Act (ACA) was signed into law in 2010. There are many parts of the ACA, but one of the most valuable is that the ACA requires health plans to cover breastfeeding support and supplies.

Does this apply to me?

If you have a private insurance carrier or commercial insurer, this law applies to you. Currently this law does not cover Medicaid or WIC, please contact the Lake Co. Health Department for more information.

Every plan is different:

Changes to coverage will vary among insurance plans so it is important to understand the coverage and benefits available to you through your insurance plan. Most insurance companies offer a toll-free customer service number that you can call with specific questions about your plan. It is important to know that many plans require that you see an "in-network" or "participating" healthcare provider. In some cases, going to an out-of-network healthcare provider or lactation consultant may mean your service will not be covered at all, or that you will have to pay a higher copay than if you saw someone in your plan's "network".

Questions to ask your insurance carrier:

When calling about your health insurance benefits and coverage, the following questions may help guide you:

Pumps Covered

- What type of pump is available to me? (hospital-grade rental pump, double of single electric personal-use, battery or manual)
- Is there brand options?
- Do I have to get the "recommended" pump or can I choose to purchase one and submit the receipt for reimbursement?
- If I have already obtained a breastpump, can I submit a claim for reimbursement?

Acquiring My Pump

- When can I get the breastpump? Before giving birth, or not until after the baby is born?
- Where can I get the breastpump?

Lactation Consultation

- Is there a limit on the number of visits with a lactation consultant?
- Where can I receive lactation counseling services? Are there approved in-network providers? Can I get reimbursed if I use a out-of-network lactation counselor?

Medical Necessity Pump

- Do I have a rental pump option?
- Will I need a prescription for proof of medical necessity?

**Please call Advocate Condell's Lactation Services for more information
847-990-5403**

www.healthcare.gov
www.hrsa.gov/womensguidelines/
www.womenhealth.gov