

# The Affordable Care Act and Breast Pumps

By now you've probably heard the good news – the Affordable Care Act (or ACA or Obamacare) requires health plans to cover the cost of breastfeeding support and equipment for nursing moms. This is a huge victory for breastfeeding in the United States! But, as with all new laws, there are still a lot of questions surrounding this specific piece of the ACA. We are here to help make it as easy as possible for you to understand.

## What is the Affordable Care Act?

The Affordable Care Act (also known as ACA or Obamacare) is health insurance reform legislation that was signed into law by President Obama in 2010.

## What does ACA have to do with breastfeeding?

A piece of legislation included in ACA requires most health insurance plans to cover the cost of breastfeeding support and equipment for nursing moms, including the cost of lactation counselors and breast pumps.

## Does my insurance plan cover the cost of a breast pump?

Probably. The legislation applies to health insurance obtained through the Health Insurance Marketplace ([www.healthcare.gov](http://www.healthcare.gov)) and all other private health insurance plans, except for grandfathered plans. It also does not apply to Medicaid or WIC. We recommend contacting your health insurance company before your baby is born to find out what your specific plan covers.

## Which breast pumps are covered by which insurance company?

This is where it gets a little confusing and will require some work if you want to take advantage of this new legislation. The law didn't provide a lot of specifics around breastfeeding support and equipment, so every insurance company is interpreting this piece of legislation differently. What this means is that you will need to call your insurance company to find out exactly what is covered and if the breast pump should be rented or purchased, as well as get answers to other questions you may have.

## And how do I get my pump?

Every insurance company is handling this differently. Some require moms to get the pump through a durable medical equipment (DME) provider, also known as a medical supply company. Other insurance companies require moms get the pump through a hospital or pharmacy, while others will reimburse moms for purchases made at retail stores.

The Signature Pro™ Healthcare is a Lansinoh double electric breast pump available through select DME providers. That list of providers is available on Lansinoh's website ([www.Lansinoh.com](http://www.Lansinoh.com)) and you can ask your insurance company if you can get that specific breast pump from one of those providers. But some insurance companies will reimburse pump purchases made at retailers like Target and Walmart, so you may be able to purchase the Lansinoh® Signature Pro™ Double Electric Breast Pump or Lansinoh® Manual Breast Pump from any retailer that carries Lansinoh products.

## Other Resources:

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

<http://www.hrsa.gov/womensguidelines/>

<http://www.ivillage.com/how-get-breast-pumps-covered-insurance/6-a-477000>

**Here are some questions we recommend having on hand when you talk to your insurance company (the phone number should be on the back of your insurance card):**

### Questions You May Need to Ask When You're Expecting

1. Can I rent or buy my breast pump?
2. Is there a maximum amount you will cover?
3. Do I have to get a specific type of pump (manual versus electric)?
4. Do I have to get a specific brand of pump?
5. Do I need a prescription to get the breast pump? If so, from who (pediatrician versus obgyn)?
6. Can I get the breast pump before my baby is born?
7. Can I buy my pump at a retail store (like Target or Babies 'R' Us) and be reimbursed?
8. Do I have to go through a specific provider to get the pump?
9. I want a different pump than the one offered through this plan. If I want to upgrade to a different pump, can I pay the difference out-of-pocket?
10. This plan covers manual pumps but I know I will need an electric pump. If I want to upgrade to a different pump, like the Lansinoh® Signature Pro® Healthcare Double Electric Breast Pump, can I pay the difference out-of-pocket?
11. Do you cover additional breastfeeding supplies, such as nursing pads, bottles, or HPA® Lanolin? If so, do I need a prescription? Can I buy them at a retail store and submit receipts for reimbursement?

### Questions to Ask When You're Trying to Get Your Pump

1. The pump I want isn't covered by this plan. If I want to upgrade to a different pump, like the Lansinoh® Signature Pro® Healthcare Double Electric Breast Pump, can I pay the difference out-of-pocket?
2. The provider you sent me to buy my pump from is out-of-stock but I need a pump now. Can I buy my pump at a retail store (like Target or Babies 'R' Us) and be reimbursed? If not, what do you recommend I do?
3. Do I need a prescription to get the breast pump? If so, from who (pediatrician, OBGYN, nurse practitioner)?

### Questions to Ask About Breastfeeding Support/If You Need to See a Lactation Counselor

1. Do I need a prescription for a lactation counselor visit?
2. Do my visits need to be pre-authorized?
3. Is there a maximum number of visits covered?
4. Is there a maximum dollar amount covered by visit?
5. Are there limitations to which lactation counselor I see?
6. What if the lactation counselor I want to see is out-of-network?
7. If I see someone out-of-network, can I pay the difference out-of-pocket?

**DON'T FORGET! You are the best advocate for you and your baby. Don't be afraid to call and ask questions until you are comfortable that you understand how your unique health insurance policy is handling breastfeeding support and equipment.**