

Insurance Information

The Patient Protection and Affordable Care Act (ACA), beginning August 1, 2012 requires non-grandfathered health plans to cover preventive services and eliminate cost sharing for such services. This includes the Women's Preventive Health Services as defined by the Institute of Medicine thus including, "Comprehensive lactation support and counseling, by a trained provider during the pregnancy and/or in the postpartum period and costs for renting breastfeeding equipment in conjunction with each birth." <http://www.hrsa.gov/womensguidelines/> These are the CORE ELEMENTS of the affordable care act. Lactation Consultations are covered.

The provision of this cost-effective preventive service will aid insurance companies to achieve the associated health benefits and reduction in costs. Specifically, inclusion of and reimbursement for the services of lactation consultants can improve breastfeeding outcomes and contribute to improved mother and infant health outcomes.

Each health care insurance company is responsible for determining how this coverage will be implemented, so you may need to contact your health care insurance provider to learn how they will cover the costs of your lactation support and supplies. Many insurance providers are limiting coverage to in-network providers. This means that while they may be complying with the law in providing full coverage for breastfeeding services and supplies, they may require that those services and supplies be provided by in-network providers who have agreed to provide the services and supplies at the rates that they dictate. Each insurance company and each plan is doing something different to comply. And, each insurance company is different from state to state. The results has been major confusion to consumers and professionals and reduced speediness of access to lactation services.

Here are websites to learn more about the law:

healthcare.gov

hrsa.gov/womensguidelines

healthcare.gov/news/factsheets/2011/08

womensprevention08012011a.html