



Benefits for Breastfeeding Moms: Understanding Health Coverage of Breastfeeding Support and Supplies

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QUICK FACTS

The Affordable Care Act (ACA) makes breastfeeding more accessible and affordable for millions of American women. The health care law requires that all new health plans cover breastfeeding support and supplies. These plans must cover breastfeeding equipment and supplies without cost-sharing “for the duration of breastfeeding,” which means plans may not apply any co-payment, co-insurance, or deductible to these benefits. While insurance companies must cover breastfeeding equipment and supplies, they can impose some limitations such as requiring the purchase, rather than rental, of a breast pump.

The ACA also requires all new health plans to cover “comprehensive prenatal and postnatal lactation support [and] counseling.” This means that breastfeeding mothers have health insurance coverage for lactation counseling without cost-sharing for as long as they are breastfeeding. Women may be limited to the providers in their plan’s network to receive this benefit without cost-sharing.

DOES MY INSURANCE COVER BREASTFEEDING SUPPORT AND SUPPLIES?

The requirement to cover breastfeeding support and supplies applies to all new plans. Some health plans that existed before the health care law was passed are not required to comply. For more information, see the flow chart entitled “Does my insurance plan have to cover breastfeeding supplies and support without cost-sharing?”

- **Private insurance:** Most women who have health insurance through an employer are enrolled in plans that must provide coverage for breastfeeding support and supplies. The relatively few exceptions to this requirement are considered “grandfathered” plans and they do not have to comply. All plans purchased on the Health Insurance Marketplaces must cover breastfeeding support and supplies.
- **Medicaid:** Coverage for breastfeeding support and supplies will vary by state and by type of Medicaid coverage.
- **Military Benefits:** Unfortunately, TRICARE—health insurance for military families—is not required to cover breastfeeding support and supplies.

HOW DO I FIND OUT MORE?

- If you have private insurance, either through a plan you bought on your own or through your employer, call your insurance company to determine if your plan is grandfathered or un-grandfathered. You can also ask how to access these benefits, even before you have your baby.
- If you have Medicaid, check with your Medicaid plan or the local Medicaid office to see if your state covers breastfeeding supplies and counseling. You can also ask how to access these benefits, even before you have your baby.

WHAT IF I HAVE PROBLEMS WITH MY INSURANCE?

- If you are having problems obtaining breastfeeding benefits, please visit www.nwlc.org/breastfeeding or contact us at prevention@nwlc.org.

Does my health insurance have to cover breastfeeding supplies and support without cost-sharing?

