

## REPRODUCTIVE RIGHTS & HEALTH

# BREASTFEEDING BENEFITS: UNDERSTANDING YOUR COVERAGE UNDER THE AFFORDABLE CARE ACT

Thanks to the Affordable Care Act (ACA), new or “ungrandfathered” health insurance plans must cover breastfeeding supports and supplies as a preventive benefit without imposing cost-sharing, such as deductibles, copayments, or coinsurance. Here are some answers to questions that you might have about the breastfeeding benefit...

### Scope of Breastfeeding Benefits

#### Q: WHAT IS THE BREASTFEEDING BENEFIT?

The breastfeeding benefit includes:

- Breastfeeding support and counseling before you give birth (prenatal) by a trained provider
- Breastfeeding support and counseling after you give birth (postnatal) by a trained provider, for the duration of breastfeeding
- Renting or purchasing breastfeeding equipment, such as a breast pump.

Plans must cover these items and services without cost-sharing, which means you should not have to pay out of pocket for these services and supplies. Breastfeeding benefits are available in conjunction with each birth.

#### Q: DOES THAT MEAN I GET COVERAGE FOR A BREAST PUMP?

**YES.** The law requires insurance plans to cover breast pumps. But the law does not specify coverage of a certain type of pump. It is important to check with your plan ahead of time to find out if it will only cover a certain type of pump, if there

is a particular supplier you need to use in order to get your pump, and the process for getting one.

#### Q: MY PLAN SAYS THAT IT ONLY COVERS BREASTFEEDING COUNSELING WHILE I AM IN THE HOSPITAL AFTER DELIVERY. IS THIS ALLOWED?

**NO.** Breastfeeding counseling services must be covered for the duration of breastfeeding. Plans cannot limit breastfeeding coverage to the time in the hospital. And women who deliver without a hospital admission, such as those who choose home delivery, also have coverage for breastfeeding supports and supplies.

#### Q: DO I NEED TO OBTAIN BREASTFEEDING EQUIPMENT WITHIN A SPECIFIED TIME PERIOD IN ORDER FOR IT TO BE COVERED WITHOUT COST-SHARING?

**NO.** You can obtain breastfeeding equipment without cost-sharing for the duration of breastfeeding in conjunction with each birth.

#### Q: IF I NEED BREASTFEEDING COUNSELING, HOW DO I FIND A COUNSELOR COVERED BY MY PLAN?

Insurance companies must share up-to-date information about who participates in their plan networks, including breastfeeding counseling providers. Some plans may have an on-line provider directory while other plans may require you to call to get a list of in-network providers.

#### Q: IF MY HEALTH PLAN DOES NOT HAVE A NETWORK OF LACTATION PROVIDERS, AND I SEE AN OUT-OF-NETWORK PROVIDER, WILL I HAVE TO PAY?

**NO.** If a plan cannot provide breastfeeding counseling services in-network, the plan must allow you to obtain the services from an out-of-network provider at no cost-sharing.

#### Q: MY SPOUSE OR DAUGHTER IS ON MY PLAN AND NEEDS BREASTFEEDING SERVICES. ARE THESE SERVICES COVERED WITHOUT COST-SHARING?

**YES.** If a dependent on your plan, like a spouse or daughter, needs breastfeeding supports or supplies, the plan must cover it without cost-sharing.



**If you are having problems obtaining breastfeeding benefits, please visit [www.nwlc.org/breastfeeding](http://www.nwlc.org/breastfeeding) or contact us at [prevention@nwlc.org](mailto:prevention@nwlc.org).**

U.S. DEP'T OF HEALTH AND HUMAN SERVS., U.S. DEP'T OF LABOR, & U.S. TREASURY, *FAQs on Affordable Care Act Implementation (Part XII)* (Feb. 20, 2013), available at <https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/faqs/aca-part-xii.pdf>.

U.S. DEP'T OF HEALTH AND HUMAN SERVS., U.S. DEP'T OF LABOR, & U.S. TREASURY, *FAQs on Affordable Care Act Implementation (Part XXVI)* (May 11, 2015), available at <https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/faqs/aca-part-xxvi.pdf>.

U.S. DEP'T OF HEALTH AND HUMAN SERVS., U.S. DEP'T OF LABOR, & U.S. TREASURY, *FAQs about Affordable Care Act Implementation (Part XXIX) and Mental Health Parity Implementation* (Oct. 23, 2015), available at <https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/faqs/aca-part-xxix.pdf>.

HEALTH RES. & SERVS. ADMIN. (HRSA), *Women's Preventive Services Guidelines* (updated Dec. 20, 2016), available at <https://www.hrsa.gov/womensguidelines2016/index.html>.

