



How to Seek Insurance Coverage for a Breast Pump

There is a provision under the Affordable Health Care Act that states insurance companies will provide "access to comprehensive lactation support and counseling from trained providers, as well as breastfeeding equipment." Unfortunately, the law was not written clearly enough so that all insurance providers would provide full coverage for all types of pumps. We recommend calling your insurance company to find out what they will cover.

Note: Most working moms want a double electric (but not hospital grade) pump. Many moms also use a single manual (hand) pump, which is much more portable and may be sufficient for moms who are not working long hours. Manual pumps are available at most drug stores and cost around \$35.

Some women find it helpful to have a single manual pump on-hand 3-5 days after delivery, as oversupply and engorgement are common when the "true" milk first comes in. We recommend trying hand expression first because this method is easier on your nipples; however, if you are not able to hand-express enough milk to relieve engorgement, pumping can alleviate discomfort, prevent clogged ducts and mastitis (infection), and soften the breast to make it easier for your baby to latch and feed.

Note that we do not recommend feeding breastmilk or breastmilk substitutes to babies using an artificial nipple (bottle top) until breastfeeding is well-established (usually when your baby is about one month old). Talk to your midwife or lactation consultant about alternative feeding methods if needed.

Examples of reasons you need a pump:

- I will be returning to work and separated from my baby regularly.
- I am having difficulty feeding and my doctor / midwife recommends pumping.
- I have an infant in the NICU that is unable to breastfeed.

Ask the following questions:

- Does my plan cover a breast pump?
- Will my insurance plan cover and provide a personal double electric pump? If not, will rental be covered?
- What percentage of the cost do you cover?
- Can I purchase at a retail store and be reimbursed? Who is the DME supplier I need to work with?
- Do I need a prescription from my doctor to obtain the pump?
- Do they ship / deliver the pump or do I need to pick it up? How long will it be before I will get the pump?
- If it takes several days or weeks to obtain the pump, will you cover rental fees until it arrives?
- What percentage and for how long?
- How do I obtain the paperwork for reimbursement if I have to cover the initial cost of the pump?
- May I have your name and a direct extension number for my records?