



### **General information about Breast Pump coverage**

Under the Affordable Care Act, Preventive Services, including lactation support and breast pumps, are covered without a co-payment. This law affected new health plans as of August 1, 2012. Older health plans may not be required to cover breast pumps. According to the National Women's Law Center:

Health plans that existed before the health care law are considered "grandfathered" into the new system. Grandfathered plans don't have to follow the new preventive services coverage rules. This means that the plan can continue to operate just as it has until it makes significant changes to the plan. These changes include: cutting benefits significantly; increasing co-insurance, co-payments, or deductibles or out-of-pocket limits by certain amounts; decreasing premium contributions by more than 5%; or, adding or lowering annual limits.

### **How do I know if my plan is Grandfathered?**

This information is listed in your plan's benefits booklet. In North Carolina, the 70/30 State Health Plan is Grandfathered, and therefore, lactation services are not covered.

### **My plan isn't grandfathered, but they are not covering my pump. What can I do?**

The National Women's Law Center has an online resource for lactation coverage available here: <http://www.nwlc.org/resource/new-benefits-breastfeeding-moms-facts-and-tools-understand-your-coverage-under-health-care->

### **Can I buy a pump at a retail store and submit the receipt for reimbursement?**

No. Health plans distribute breast pumps through specific durable medical equipment providers. We checked with major insurers in North Carolina in October 2014, and have provided information here on their policies. Many insurers distribute pumps through Edgepark Medical Supplies. You can check whether your insurer contracts with Edgepark by visiting their web site at [https://www.edgepark.com/faqs\\_breastpumps](https://www.edgepark.com/faqs_breastpumps)

### **What kind of pump should I get?**

Pump choice depends on your personal circumstances, including how often you plan to pump and whether you are initiating or maintaining a supply. We recommend a double-sided electric pump that offers multiple flange sizes, variable suction, and automatic cycling. <http://kellymom.com/> is a useful resource for help with choosing a pump. You can also contact the UNC Warm Line at 984-974-8078 to talk with a lactation consultant.

### **I need a pump now, and my health plan's equipment provider said it will take 1-2 weeks. What can I do?**

You can rent a hospital-grade pump from the Women's Birth and Wellness Center Boutique, located at 930 Martin Luther King Jr. Blvd. Suite 202, Chapel Hill, phone 919-537-7055. As of December 2014, Medela Symphony pumps rent for \$21 a week or \$65 a month. In addition to the rental cost, you will need to purchase a pump kit, which costs \$53. For other pump rental services, visit <http://www.zipmilk.org>