

Breastfeeding: *Working with Your Health Insurance to Get a Breast Pump*

It's the law: your health insurance plan must provide breastfeeding support, counseling, and equipment. You have a right to these services for as long as you need them. One important benefit? The use of a good breast pump.

Pumping lets you pump (express) milk to store and then feed to your baby later. A good breast pump allows you to keep providing your milk after you return to work or school. This may help you to keep your milk supply longer.

What do I need to know?

- Your health insurance must cover the cost of a breast pump. Both Medicaid and private health insurance plans cover this cost. Different plans cover the cost in different ways.
- Your plan may cover:
 - Renting a hospital-grade pump
 - Buying a new pump for you to keep
 - Renting a hospital-grade pump for a period of time (for example, until your baby is able to feed at the breast and your milk supply is established), then purchase of a personal-use pump
- Depending on your insurance, the covered pump could be:
 - Electric or hand pump
 - Provided before or after you have your baby



- Different insurance companies and plans provide the breast pump benefit in different ways. For example:
 - Some insurance covers pumps on request. You just have to call your insurance and ask.
 - Other insurance will cover the cost of a pump only if you have a doctor's prescription that describes the medical reason you need an electric breast pump. (This is part of a "pre-authorization" process for coverage.)

As you can see, there's a lot of variety in how insurance plans provide the breast pump benefit. The next section describes how you can work with your insurance to understand your coverage and get a breast pump.

What do I need to do?

To get your insurance to pay for a good breast pump (those mentioned by name on this page are generally recommended), follow these four steps:

- 1 Call your insurance provider**, and tell them you'd like to get a **personal-use breast pump**.
- 2 Ask your insurance provider the questions in the box at right** (take notes, as needed):
- 3 Ask your doctor to write a prescription if your insurance provider needs one to cover the pump.** If you need the pump for a medical reason, the diagnosis must be included with the prescription. You have a medical need for a pump if your baby cannot breastfeed because she is sick, premature, has other feeding problems.

The prescription should be for:

- **“EO603, standard electric breast pump,”** if your provider recommends a standard personal-use pump
 - **“EO604, hospital-grade pump rental,”** if your healthcare provider recommends a hospital-grade pump
- 4 Turn in the prescription as directed** by your insurance plan.
- If you're using Intermountain Homecare, you can save time by faxing the prescription to the local office at _____.
Then, call Intermountain Homecare and arrange a time to pick up the pump.
 - If you're using another source, turn in the prescription by: _____

What to ask your insurance provider

- **“Do I need a doctor's prescription?”**
If yes, ask, **“Where and how should my doctor send the prescription?”**

- **“Do you cover the cost of buying a pump or renting one?”**

- If your plan covers the purchase of a pump, ask: **“What kind of pump will you pay for: double electric or hand pump?”**

- **If the answer is “double electric,”** ask:
“Can I choose the pump I want?”
“Two options are the Medela Pump In Style or Ameda Purely Yours ... is either okay?”

(Double-electric pumps allow you to pump both breasts at the same time. They are covered by Medicaid and many private insurance plans.)

- **If the answer is “hand pump,”** ask:
“Can I choose the pump I want?”

(With a hand pump you have to squeeze a handle to express milk.)

- **“Where can I get the breast pump?”** **“Is there a certain place I need to go to get the pump?”**

- (If you're on Medicaid, you can get your pump through WIC, the Women, Infants, and Children nutrition program run by the Department of Health.)
- **“Can I order the pump online? What brand? How long does it take?”**

