



This report card assesses healthcare insurance companies' **published** policies and guidelines for breastfeeding support and equipment coverage, and assigns a grade based on the adequacy of coverage provided.

## Why We Measured

With the establishment of the Patient Protection and Affordable Care Act (PPACA), and the subsequent mandate for insurers to cover breastfeeding support effective from August 1, 2012, insurance companies now have the opportunity to better manage preventive health services and improve health outcomes across the country. The National Breastfeeding Center is currently evaluating how well (or poorly) healthcare insurance companies are living up to their obligations, and finds that specific coverage for breastfeeding varies widely across the industry.

Part of the reason for the variance is due to the vague language contained in the mandate itself. The law states that Payers must cover, at no cost to the patient, “comprehensive lactation support and counseling, by a trained provider during pregnancy and / or in the postpartum period, and costs for renting breastfeeding equipment”.

However, as the **purpose** of the mandate is to improve breastfeeding initiation and duration rates, it follows that mothers should receive lactation counseling support appropriate to each mother’s concern or issue, from a provider educated in lactation care. Each mother should have access to breast pumps that perform adequately according to her medical or societal need, to allow continuation of milk production when she is separated from her child.

**Our research uncovered policies vary from covering the bare minimum required to comply with the law – coverage of only a manual hand pump and care rendered by existing in-network providers (who may have no training in lactation care) during well care exams – to policies that recognize the importance of improving breastfeeding and cover fully qualified lactation care providers and the purchase or rental of efficacious pumps.**

## Qualification for Measurement

The National Breastfeeding Center used The Verden Group’s Policy Search tool to locate commercial insurance companies’ official Medical Policies, and Google to search insurers’ member and public domains for guidelines and newsletters that contained information about each company’s breastfeeding coverage. This resulted in a list of approximately 100 insurance companies across the country.

These rankings are as much about transparency as they are about looking at specific criteria, therefore **companies that had NO information available about their breastfeeding coverage received an automatic F grade.**

*Managed Medicaid and government run programs were excluded from the scoring, as these plans function under different rules and regulations.*

## What We Measured

Our analysis centered on two categories - services and pumps - in which each insurance company was given a score. These two category scores were added together to give a full score and letter grade. The points awarded in each category are based on multiple criteria, with each carrying a different weight.

### NOT ON OUR LIST?

If you are a commercial insurance company and are not listed in this report, please contact us at [inquiry@nbfccenter.com](mailto:inquiry@nbfccenter.com). If you have published breastfeeding support and pump policies or guidelines, we will be able to add you to the next review (January 2014).

## What We Measured

Data selected for measurement included those policies in effect as of **Jul 31, 2013**. Scoring focused on the following criteria:

- **Types of services covered** (e.g. classes, counseling, home visits etc.)
- **Types of provider covered** (e.g. existing in-network providers of unknown qualification in the areas of breastfeeding, certified lactation care providers, etc.)
- **Types of pumps covered** (e.g. manual or electric purchase, hospital grade rental)
- **Criteria or restrictions on coverage** (e.g. premature or compromised infant, etc.)
- **Accessibility** (e.g. in-network only for services, pumps available only through DME vendors, etc.)

## Who We Measured

Aetna	Blue Cross Blue Shield New Mexico (HCSC)	Fallon Community Health Plan	MVP Health Plans
AmeriHealth Health Plan	Blue Cross Blue Shield North Carolina	GroupHealth Cooperative	Neighborhood Health Plan
Anthem Blue Cross Blue Shield (14 companies)	Blue Cross Blue Shield North Dakota	Harvard Pilgrim Health Care	Network (Cambridge Health Alliance)
Asurius Northwest Health (Regence)	Blue Cross Blue Shield Oklahoma (HCSC)	Health Alliance Medical Plan	Oxford Health Plans (United Healthcare)
AvMed Health Plans	Blue Cross Blue Shield Rhode Island	Health New England	Pacific Source
Blue Cross Blue Shield (Premera)	Blue Cross Blue Shield South Carolina	Health Partners	Plans Paramount Care
Blue Cross Blue Shield (Regence)	Blue Cross Blue Shield Tennessee	Health Plan Nevada	Preferred One
Blue Cross Blue Shield Alabama	Blue Cross Blue Shield Texas (HCSC)	HealthNet	Priority Health
Blue Cross Blue Shield Arkansas	Blue Cross Blue Shield Vermont	HealthNow New York	Sanford Health Plan
Blue Cross Blue Shield Delaware	Blue Cross Blue Shield Wyoming	Highmark BCBS	Total Health Care USA
Blue Cross Blue Shield Florida	Blue Cross Idaho	Horizon BCBS of NJ	Tufts Health Plans
Blue Cross Blue Shield Illinois (HCSC)	Blue Cross Northeastern Pennsylvania	Humana Inc.	United Healthcare
Blue Cross Blue Shield Kansas	Blue Shield California	Independence Blue Cross	Univera Healthcare
Blue Cross Blue Shield Kansas City	Bluegrass Family Health	Intermountain/ SelectHealth	UPMC Health Plans
Blue Cross Blue Shield Louisiana	Capital Blue Cross	LifeWise Health Plan of Oregon (Premera)	Well Mark
Blue Cross Blue Shield Massachusetts	Capital Health Plan	LifeWise Health Plan of Washington (Premera)	Wellpoint
Blue Cross Blue Shield Michigan	CareFirst Blue Cross Blue Shield	LoveLace Health Plan	
Blue Cross Blue Shield Minnesota	Cigna	Medica Health Plans	
Blue Cross Blue Shield Mississippi	ConnectiCare	MedMutual of Ohio	
Blue Cross Blue Shield Montana (HCSC)	Dean Health Plan	Mercy Health Plans	
Blue Cross Blue Shield Nebraska	Emblem Health		
	Excellus Blue Cross Blue Shield		

## The Grades

Grade	Points Achieved
A+	20
A	17-19
A-	16
B+	15
B	12-14
B-	11
C+	10
C	7-9
C-	6
D+	5
D	2-4
D-	1
F	0 / no information available

The highest scores were achieved by insurance companies who covered breastfeeding support through coverage of classes and visits in the hospital, home and office by qualified lactation counselors either in-network or out-of-network; and those that covered the rental of “hospital-grade” pumps required when medically necessary, and the purchase of electric pumps through multiple sources (e.g. DME vendors and healthcare providers).

**Those that scored the lowest typically covered only a manual pump, and covered services only as part of routine care by in-network providers of unknown lactation care qualifications.**

## Further Information

### Scorecard

You will find a copy of this Report on our website at [www.nbfcenter.com](http://www.nbfcenter.com) and on our Facebook page at [facebook.com/nbfcenter](https://facebook.com/nbfcenter).

### Model Policy for Insurers

You will find a copy of the NBfC and United States Breastfeeding Committee’s (USBC) ‘**Model Payer Policy - Payer Coverage of Breastfeeding Support and Counseling Services, Pumps and Supplies**’ here: <http://nbfcenter.com/model-payer-policy.html>

### Questions?

If you have questions regarding the Model Policy, or breastfeeding support coverage in general, you can view the USBC FAQs here: <http://www.usbreastfeeding.org/LegislationPolicy/ExistingLegislation/ModelPolicyPayerCoverage/tabid/344/Default.aspx>

**If you are a Healthcare Insurer** with specific questions on your grade, please contact Susanne Madden at [susanne.madden@nbfcenter.com](mailto:susanne.madden@nbfcenter.com).

General inquiries should be submitted to [inquiry@nbfcenter.com](mailto:inquiry@nbfcenter.com)

## SCORECARD

### GRADE / INSURANCE COMPANY

A	Anthem Blue Cross Blue Shield
A-	Aetna
A-	Blue Cross Blue Shield Montana
A-	Blue Cross Blue Shield Nebraska
B+	CareFirst Blue Cross Blue Shield
B+	Tufts Health Plans
B	AmeriHealth Health Plan
B	Blue Cross Blue Shield North Carolina
B	Bluegrass Family Health
B	Cigna
B	LifeWise Health Plan of Washington (Premera)
B	Oxford Health Plans (United Health Care)
B	Pacific Source Community Health Plans
B	Blue Cross Blue Shield (Premera)
B	United Health Care (Commercial Plan)
B	UPMC Health Plans
B	WellPoint
B	Well Mark
B-	Blue Cross Blue Shield Rhode Island
B-	Blue Cross Blue Shield South Carolina
B-	Blue Cross Blue Shield Vermont
B-	Blue Cross Blue Shield Wyoming
B-	GroupHealth Cooperative
B-	Harvard Pilgrim Health Care
B-	Univera Healthcare
C+	AvMed Health Plans
C+	Blue Cross Blue Shield Michigan

### GRADE / INSURANCE COMPANY

C+	Blue Cross Blue Shield North Dakota
C+	Intermountain/SelectHealth
C+	Medica Health Plans
C+	Network (Cambridge Health Alliance)
C+	Neighborhood Health Plan
C	Asurius Northwest Health (Regence)
C	Blue Cross Blue Shield Arkansas
C	Blue Cross Blue Shield Illinois
C	Blue Cross Blue Shield Minnesota
C	Blue Cross Blue Shield New Mexico
C	Blue Cross Blue Shield Oklahoma
C	Blue Cross Blue Shield Texas
C	Blue Shield California
C	ConnectiCare (Emblem Health)
C	Health New England
C	Health Partners Minnesota and Philadelphia
C	Health Plan Nevada
C	Horizon Blue Cross Blue Shield of New Jersey
C	LifeWise Health Plan of Oregon (Premera)
C	MVP Health Plans
C	Priority Health
C	Blue Cross Blue Shield (Regence)
C-	Capital Blue Cross
C-	Excellus Blue Cross Blue Shield
D+	Blue Cross Blue Shield Alabama
D+	Blue Cross Blue Shield Kansas
D+	Blue Cross Blue Shield Massachusetts

### GRADE / INSURANCE COMPANY

D+	Emblem Health
D	Blue Cross Idaho
D	Dean Health Plan
D	Fallon Community Health Plan
D	Independence Blue Cross
D-	Blue Cross Northeastern Pennsylvania (Highmark)
D-	Blue Cross Blue Shield Delaware
D-	Blue Cross Blue Shield Mississippi
D-	Health Alliance Medical Plan
D-	HealthNet
D-	Highmark Blue Cross Blue Shield
D-	LoveLace Health Plan
F	Blue Cross Blue Shield Florida
F	Blue Cross Blue Shield Kansas City
F	Blue Cross Blue Shield Louisiana
F	Blue Cross Blue Shield Tennessee
F	Capital Health Plan
F	HealthNow New York
F	Humana Inc.
F	MedMutual of Ohio
F	Mercy Health Plans
F	Paramount Care
F	Preferred One
F	Sanford Health Plan
F	Total Health Care USA