

Healthcare Insurers Graded on Support for Breastfeeding Moms: Emblem Stands Above the Rest with an A+

New York, November 3, 2014: Emblem receives the highest grade out of 106 healthcare insurance plans nationally ranked by the National Breastfeeding Center (NBfC) on the provision of breastfeeding benefits to those insurers' members. Research was initially conducted in 2013 to see how the insurance industry was responding to the Patient Protection and Affordable Health Care Act (PPACA), which went into effect on August 1, 2012, and has been refreshed to see how these policies have changed in the year since their first scoring.

"We are two years into this benefit provision now," says Susanne Madden, COO, of the National Breastfeeding Center, "and we wanted to see if insurers were doing a better job of meeting the intent of the law." Madden went on to say, "We still see insurers that only provide the bare minimum required by law, such as a manual hand-operated breastpump and advice given during a well care exam by providers that may have little lactation care experience, but overall the results show that the trend is toward improvement, in many cases significantly."

"This year we also added in a new measure for assessing if insurers were covering the cost of premature babies receiving donor human milk," says Beverly Curtis, the Executive Director of NBfC. "While we only found that benefit in a handful of policies, we thought it significant enough to warrant inclusion. Our hope is that insurers will begin to more fully utilize the Model Payer Policy (released last year in conjunction with the USBC) in an effort to better understand coverage needs and ways to see a return on those investments in better population health in the future."

Madden said that Emblem topped the list this year "primarily because they aligned their benefits with the New York State Department of Health's comprehensive breastfeeding recommendations. Furthermore, they fully support the use of qualified, trained lactation consultants rather than relying on its existing network of physicians, most of whom have no understanding of lactation issues." Companies covering home visits, offering a variety of pumps that are able to be dispensed from both providers and medical supply companies, and utilizing trained consultants are the ones that scored highest.

"Companies should see our score card as a helpful tool for evaluating their breastfeeding support policies," Curtis says, "and like Emblem, Aetna and Anthem, aspire to be the best in this critical area of mother and infant healthcare insurance coverage."

NBfC assessed commercial insurance companies' **published** policies and guidelines and assigned a grade based on the adequacy of coverage provided. Using The Verden Group's Policy Search tool to locate official Medical Policies, Google to search insurers' member and public domains for guidelines, and newsletters that contained information about each company's breastfeeding coverage, "we're confident we've conducted a comprehensive review of the information available," says Madden.

That review also included talking to trained lactation consultants, who are specifically referenced as the providers required by the law to be paid. "We were very disappointed to hear how difficult it is for trained consultants to be paid for rendering these services," said Madden. "We viewed two United Healthcare policies that actually conflict with one another, making payment to lactation providers impossible. As a result, we have had to downgrade United's score from A- to a D until this issue is resolved." The issue is that their payment policy specifically prevents payment of the most frequently used lactation codes from being paid to non-licensed providers. However, there is no licensure for lactation consultants available.

Why grade insurance companies on their breastfeeding support policies at all? "The purpose of the law is to improve breastfeeding initiation and duration rates," Curtis replies. "It follows that mothers should receive lactation counseling support from a provider educated in lactation care." Madden agrees and says "This year we dug further than ever into assessing these benefits," Madden concludes, "and we want insurers to do even better going forward."

Questions? Please reach us here: inquiry@nbfcenter.com / 855-777-NBFC