

Breastfeeding Policy Scorecard | 2016-17



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 have the opportunity to better manage preventive health services and improve health outcomes across the country. The National Breastfeeding Center first evaluated how well (or poorly) healthcare insurance companies were living up to their obligations as of 2013. This is the fourth evaluation to see how insurance companies have improved (if at all) over time. We continue to see 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 continues to uncover that 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.

What We Measured

Our analysis centers on two categories - services and pumps - in which each insurance company is given a score. These two category scores are 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.

Data selected for measurement included those policies in effect **as of January 2017**. Scoring focused on the following criteria:

- **Types of services covered (e.g. classes, counseling, home visits, coverage of donor milk 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.)**

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. Also, if an insurer's information required a password to access or was otherwise inaccessible to the general public, they would receive an automatic F grade as well due to the lack of transparency, even if they do have breastfeeding service coverage in place.

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

Who we measured

| | | | |
|---|--|--------------------------------------|--|
| Aetna | Blue Cross Blue Shield of Minnesota | Dean Health Plan | Pacific Source Community Health Plan |
| AmeriChoice (All 16 States) | Blue Cross Blue Shield of Mississippi | EmblemHealth | Paramount Health Care |
| Amerigroup | Blue Cross Blue Shield of Montana | Empire Blue Cross Blue Shield | Peach State Health Plan/Centene |
| AmeriHealth (Commercial) | Blue Cross Blue Shield of Nebraska | Excellus Blue Cross Blue Shield | Preferred One |
| Anthem BCBS (All 14 States) | Blue Cross Blue Shield of New Mexico | Fallon Community Health | Premera BCBS of Alaska |
| Anthem BCBS of Colorado | Blue Cross Blue Shield of North Carolina | Group Health Cooperative | Premera BCBS of Washington |
| Anthem BCBS of Connecticut | Blue Cross Blue Shield of North Dakota | Harvard Pilgrim Health | Priority Health |
| Anthem BCBS of Georgia | Blue Cross Blue Shield of Oklahoma | Health Alliance Medical Plan | Qualcare |
| Anthem BCBS of Indiana | Blue Cross Blue Shield of Rhode Island | Health New England | Regence Blue Cross Blue Shield of Oregon |
| Anthem BCBS of Kentucky | Blue Cross Blue Shield of South Carolina | Health Partners | Regence Blue Cross Blue Shield of Utah |
| Anthem BCBS of Maine | Blue Cross Blue Shield of Tennessee | Health Plan Nevada (UHC) | Regence BS of Idaho |
| Anthem BCBS of Missouri | Blue Cross Blue Shield of Texas | HealthLink | Regence BS of Washington (Select Counties) |
| Anthem BCBS of Nevada | Blue Cross Blue Shield of Vermont | HealthNet | Sanford Health Plan |
| Anthem BCBS of New Hampshire | Blue Cross Blue Shield of Western NY | HealthNow NY | Select Health |
| Anthem BCBS of Ohio | Blue Cross Blue Shield of Wyoming | Highmark Blue Cross Blue Shield | Sierra Health and Life |
| Anthem BCBS of Virginia | Blue Cross of Idaho | HMSA (Hawaii) Blue Cross Blue Shield | Total Health Care USA |
| Anthem BCBS of Wisconsin | Blue Cross of North Eastern of PA (Highmark) | Horizon Blue Cross Blue Shield of NJ | Tufts Health Plan |
| Anthem Blue Cross of CA | Blue Shield of California | Humana | UHC Community Plan (Across 16 States) |
| Asuris Northwest Health | Blue Shield of Northeastern NY | Independence BC | Unicare |
| AvMed Health Plans | Bluegrass Family Health | InterMountain/SelectHealth | United Healthcare |
| Blue Cross Blue Shield of Alabama | Capital Blue Cross | Keystone Mercy Health Plan | Unity Health Plans |
| Blue Cross Blue Shield of Arkansas | CareFirst Blue Cross Blue Shield | LifeWise Health Plan of OR | Univera Healthcare |
| Blue Cross Blue Shield of Delaware | Carolina Care Plan | LifeWise Health Plan of Washington | UPMC Health Plans |
| Blue Cross Blue Shield of Florida | Cigna | Love Lace Health Plan | WellCare Health Plans |
| Blue Cross Blue Shield of Illinois | Community Health Plan of Washington | Medica Health Plans | WellMark BCBS of Iowa/South Dakota |
| Blue Cross Blue Shield of Kansas | ConnectiCare | MedMutual of Ohio | |
| Blue Cross Blue Shield of Kansas City | | MVP | |
| Blue Cross Blue Shield of Louisiana | | Neighborhood Health Plan | |
| Blue Cross Blue Shield of Massachusetts | | NetworkHealth | |
| Blue Cross Blue Shield of Michigan | | Oxford Health Plans | |

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 services only as part of routine care by in-network providers of unknown lactation care qualifications.

SCORECARD

| INSURANCE COMPANY (RANKED BY GRADE) | 2013 SCORE | 2014 SCORE | 2015-16 SCORE | 2016-17 SCORE |
|---|---------------|---------------|------------------|------------------|
| Aetna | A | A- | A- | A- |
| Americhoice (All 16 States) | None | None | C- | C- |
| Amerigroup | D+ | C+ | D | D |
| AmeriHealth (Commercial) | B | C+ | B | B |
| Anthem BCBS (All 14 States) | A- | A- | B | B |
| Anthem BCBS of Colorado | A- | A- | B | B |
| Anthem BCBS of Connecticut | A- | A- | B | B |
| Anthem BCBS of Georgia | A- | A- | B | B |
| Anthem BCBS of Indiana | A- | A- | B | B |
| Anthem BCBS of Kentucky | A- | A- | B | B |
| Anthem BCBS of Maine | A- | A- | B | B |
| Anthem BCBS of Missouri | A- | A- | B | B |
| Anthem BCBS of Nevada | A- | A- | B | B |
| Anthem BCBS of New Hampshire | A- | A- | B | B |
| Anthem BCBS of Ohio | A- | A- | B | B |
| Anthem BCBS of Virginia | A- | A- | B | B |
| Anthem BCBS of Wisconsin | A- | A- | B | B |
| Anthem Blue Cross of CA | A- | A- | B | B |
| Asuris Northwest Health | None | F | D- | A |
| AvMed Health Plans | C+ | B- | C | C |
| Blue Cross of NorthEastern of PA (Highmark) | D- | B- | B | B |
| Blue Cross of Idaho | D | C+ | C | C |
| Blue Cross Blue Shield of Delaware | D- | C- | C+ | C |
| Blue Cross Blue Shield of Kansas City | F | F | D+ | F |
| Blue Cross Blue Shield of Louisiana | F | F | F | F |
| Blue Cross Blue Shield of Minnesota | D- | C- | D+ | C+ |
| Blue Cross Blue Shield of Alabama | D+ | C- | C+ | C+ |
| Blue Cross Blue Shield of Arkansas | C | C- | C+ | C+ |

| INSURANCE COMPANY (RANKED BY GRADE) | 2013 SCORE | 2014 SCORE | 2015-16 SCORE | 2016-17 SCORE |
|--|---------------|---------------|------------------|------------------|
| Blue Cross Blue Shield of Florida | F | D+ | C | B+ |
| Blue Cross Blue Shield of Kansas | D+ | C- | D+ | C |
| Blue Cross Blue Shield of Massachusetts | D+ | C- | C | C |
| Blue Cross Blue Shield of Michigan | C+ | C- | B | B |
| Blue Cross Blue Shield of Mississippi | D- | C- | D | B+ |
| Blue Cross Blue Shield of Montana | A- | B+ | B | B |
| Blue Cross Blue Shield of North Carolina | B | B | B- | B |
| Blue Cross Blue Shield of North Dakota | C+ | C | D | B |
| Blue Cross Blue Shield of Nebraska | A- | A- | A | A |
| Blue Cross Blue Shield of Oklahoma | C | B+ | C | B |
| Blue Cross Blue Shield of Rhode Island | B- | B- | A- | B+ |
| Blue Cross Blue Shield of South Carolina | B- | C- | B | B |
| Blue Cross Blue Shield of Tennessee | F | C+ | D+ | D+ |
| Blue Cross Blue Shield of Texas | C | C- | C | B |
| Blue Cross Blue Shield of Western NY | None | None | C+ | C+ |
| Blue Cross Blue Shield of Wyoming | B+ | C | B | B |
| Blue Cross Blue Shield of Vermont | B- | B- | A- | C |
| Blue Cross Blue Shield of Illinois | C | C- | A- | B |
| Blue Cross Blue Shield of New Mexico | C | B- | C | B |
| Blue Shield of California | C | C+ | C+ | C+ |
| Bluegrass Family Health | B | C+ | C | C |
| Blue Shield of Northeastern NY | None | D- | C+ | C- |
| Capital Blue Cross | C- | C- | C | C |
| CareFirst Blue Cross Blue Shield | B+ | B- | B- | B |
| Carolina Care Plan | None | D+ | D+ | F |
| Cigna | B | B+ | B- | B- |
| Community Health Plan of Washington | None | F | D- | F |
| ConnectiCare | C | C- | B- | B |
| Dean Health Plan | D | D+ | D+ | C- |
| EmblemHealth | D+ | A+ | A | A+ |

| INSURANCE COMPANY (RANKED BY GRADE) | 2013 SCORE | 2014 SCORE | 2015-16 SCORE | 2016-17 SCORE |
|--|-----------------------|-----------------------|--------------------------|--------------------------|
| Empire Blue Cross Blue Shield | None | A- | B+ | C+ |
| Excellus Blue Cross Blue Shield | C- | B+ | B- | B- |
| Fallon Community Health | D | C- | D | C- |
| Group Health Cooperative | B- | C- | A- | A- |
| Harvard Pilgrim Health | B- | C+ | B+ | B+ |
| Health Alliance Medical Plan | D- | D- | D | B- |
| Health New England | C | C- | C- | C- |
| Health Partners | C | A- | C+ | B |
| Health Plan Nevada (UHC) | C | C+ | B- | B- |
| HealthLink | None | C+ | C+ | C+ |
| HealthNet | D- | C- | C+ | C+ |
| HealthNow NY | F | C- | F | F |
| Highmark Blue Cross Blue Shield | D- | C+ | C- | D+ |
| HMSA (Hawaii) Blue Cross Blue Shield | None | None | B | B |
| Horizon Blue Cross Blue Shield of NJ | C | C- | C | D+ |
| Humana | F | D- | C+ | C+ |
| Independence BC | D | D+ | C+ | B |
| InterMountain/SelectHealth | C+ | C+ | B- | B |
| Keystone Mercy Health Plan | F | C+ | C+ | A |
| LifeWise Health Plan of OR | None | None | D+ | D+ |
| LifeWise Health Plan of Washington | B | B | B- | F |
| Love Lace Health Plan | D- | D | C- | C- |
| Medica Health Plans | C+ | C+ | D- | C- |
| MedMutual of Ohio | F | D- | D | C+ |
| MVP | C | C+ | C | C |
| Neighborhood Health Plan | C+ | D+ | A | A |
| NetworkHealth | C+ | B- | C | C |
| Oxford Health Plans | B | B- | C+ | C+ |
| Pacific Source Community Health Plan | B | C+ | C | C+ |
| Paramount Health Care | F | D | D+ | D+ |

| INSURANCE COMPANY (RANKED BY GRADE) | 2013 SCORE | 2014 SCORE | 2015-16 SCORE | 2016-17 SCORE |
|--|-----------------------|-----------------------|--------------------------|--------------------------|
| Peach State Health Plan/Centene | F | F | C- | F |
| Preferred One | F | F | C- | C- |
| Premera BCBS of Alaska | B | C+ | A- | A- |
| Premera BCBS of Washington | B | C+ | A- | A- |
| Priority Health | C | B- | C | C |
| Qualcare | None | None | None | B |
| Regence BS of Idaho | C | C+ | D+ | C+ |
| Regence BS of Washington (Select Counties) | B | C+ | D+ | C+ |
| Regence Blue Cross Blue Shield of Oregon | C | C+ | D+ | C |
| Regence Blue Cross Blue Shield of Utah | C | C+ | D+ | C+ |
| Sanford Health Plan | F | C- | B | B |
| Select Health | None | B- | C+ | C+ |
| Sierra Health and Life | None | C+ | B- | B- |
| Total Health Care USA | F | F | D | F |
| Tufts Health Plan | B+ | C- | C+ | C+ |
| Unicare | None | C+ | C+ | C+ |
| United Healthcare | B | D/A- | C | B- |
| UHC Community Plan (Across 16 States) | F | F | F | B+ |
| Unity Health Plans | None | C+ | D+ | D+ |
| Univera Healthcare | B- | B- | B- | B- |
| UPMC Health Plans | B | D+ | C | C+ |
| WellCare Health Plans | None | C- | C+ | C+ |
| WellMark BCBS of Iowa/South Dakota | B | B- | A | F |

Further Information

Scorecard

You will find a copy of this Report on our website at www.nbfcenter.com and on our Facebook page at facebook.com/nbfcenter

Model Policy for Insurers

You will also find a copy of the NBfC 'Model Payer Policy - Payer Coverage of Breastfeeding Support and Counseling Services, Pumps and Supplies', 3rd Revised Edition here: <http://nbfcenter.com/model-payer-policy.html>

Affordable Care Act Breastfeeding Coverage, Explained

The National Women's Law Center has created a toolkit filled with information on how to understand this coverage under the healthcare law. You can review it here: <http://ow.ly/Dz2lp>

Questions?

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

General inquiries should be submitted to: inquiry@nbfcenter.com