

## Breastfeeding Policy Scorecard | 12/2014



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 first evaluated how well (or poorly) healthcare insurance companies were living up to their obligations in September 2013, and are now publishing a second evaluation a year later to see how insurance companies have improved (if at all). 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 uncovered 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 July 31, 2013**. 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 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. Some Managed Medicaid plans were included.*

## Who we measured

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

## 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)	2014 SCORE	2013 SCORE	CHANGE '13 → '14
EmblemHealth	A+	D+	D+ → A+
Aetna	A -	A	A → A -
Anthem Blue Cross Blue Shield:	A -	A -	No change
- Anthem Blue Cross of California	A -	A -	No change
- Anthem Blue Cross Blue Shield of Colorado	A -	A -	No change
- Anthem Blue Cross Blue Shield of Connecticut	A -	A -	No change
- Anthem Blue Cross Blue Shield of Georgia	A -	A -	No change
- Anthem Blue Cross Blue Shield of Indiana	A -	A -	No change
- Anthem Blue Cross Blue Shield of Kentucky	A -	A -	No change
- Anthem Blue Cross Blue Shield of Maine	A -	A -	No change
- Anthem Blue Cross Blue Shield of Missouri	A -	A -	No change
- Anthem Blue Cross Blue Shield of New Hampshire	A -	A -	No change
- Anthem Blue Cross Blue Shield of Nevada	A -	A -	No change
- Anthem Blue Cross Blue Shield of Ohio	A -	A -	No change
- Anthem Blue Cross Blue Shield of Virginia	A -	A -	No change
- Anthem Blue Cross Blue Shield of Wisconsin	A -	A -	No change
- Empire Blue Cross Blue Shield	A -	New	+
Blue Cross Blue Shield of Nebraska	A -	A -	No change
Health Partners	A -	C	C → A -
Wellpoint	A -	B	B → A -
Blue Cross Blue Shield of Montana	B+	A -	A- → B+
Blue Cross Blue Shield of Oklahoma	B +	C	C → B +
Cigna	B+	B	B → B+
Excellus Blue Cross Blue Shield	B+	C -	C- → B+
Blue Cross Blue Shield North Carolina	B	B	No change
LifeWise Health Plan of Washington (Premera)	B	B	No change
AvMed Health Plans	B -	C+	C+ → B -
Blue Cross of Northeastern Pennsylvania	B -	D -	D - → B -

<b>INSURANCE COMPANY (RANKED BY GRADE)</b>	<b>2014 SCORE</b>	<b>2013 SCORE</b>	<b>CHANGE '13 → '14</b>
Blue Cross Blue Shield of New Mexico	B -	C	C → B -
Blue Cross Blue Shield of Rhode Island	B -	B -	No change
Blue Cross Blue Shield of Vermont	B -	B -	No change
CareFirst Blue Cross Blue Shield	B -	B+	B+ → B -
Oxford Health Plans	B -	B	B → B -
Priority Health	B -	C	C → B -
NetworkHealth	B -	C+	C+ → B -
Select Health	B -	New	+
Univera	B -	B -	No change
WellMark Blue Cross Blue Shield of Iowa / SC	B -	B	B → B -
Amerigroup	C+	D+	D+ → C+
AmeriHealth	C+	B	B → C+
Asuris Northwest Health	C+	New	+
Blue Cross of Idaho	C+	D	D → C+
Blue Cross Blue Shield of Tennessee	C+	F	F → C+
Bluegrass Family Health	C+	B	B → C+
Harvard Pilgrim Health	C+	B-	B- → C+
HealthLink	C+	New	+
Highmark Blue Cross Blue Shield	C+	D -	D - → C+
InterMountain SelectHealth	C+	C+	No change
Medica Health Plans	C+	C+	No change
Premera Blue Cross Blue Shield of Washington	C+	B	B → C+
Premera Blue Cross Blue Shield of Alaska	C+	B	B → C+
Regence Blue Cross Blue Shield of Oregon	C+	C	C → C+
Regence Blue Cross Blue Shield of Utah	C+	C	C → C+
Regence Blue Shield of Idaho	C+	C	C → C+
Regence Blue Shield of Washington (Select Counties)	C+	C	C → C+
Blue Shield of California	C+	C	C → C+
Health Plan Nevada (UHC)	C+	C	C → C+

<b>INSURANCE COMPANY (RANKED BY GRADE)</b>	<b>2014 SCORE</b>	<b>2013 SCORE</b>	<b>CHANGE '13 → '14</b>
Keystone Mercy Health Plan	C+	F	F → C+
MVP Health Plans	C+	C	C → C+
Pacific Source Community Health Plan	C+	B	B → C+
Sierra Health and Life	C+	New	+
Unity Health Plans	C+	New	+
Unicare	C+	New	+
Blue Cross Blue Shield of North Dakota	C	C+	C+ → C
Blue Cross Blue Shield of Wyoming	C	B+	B+ → C
Blue Cross Blue Shield of Alabama	C -	D+	D+ → C -
Blue Cross Blue Shield of Arkansas	C -	C	C → C -
Blue Cross Blue Shield of Delaware	C -	D -	D - → C -
Blue Cross Blue Shield of Illinois	C -	C	C → C -
Blue Cross Blue Shield of Massachusetts	C -	D+	D+ → C -
Blue Cross Blue Shield of Minnesota	C -	C	C → C -
Blue Cross Blue Shield of Mississippi	C -	D-	D - → C -
Blue Cross Blue Shield of South Carolina	C -	B-	B - → C -
Blue Cross Blue Shield of Texas	C -	C	C → C -
ConnectiCare	C -	C	C → C -
Fallon Community Health	C -	D	D → C -
HealthNet	C -	D -	D - → C -
Health New England	C -	C	C → C -
HealthNow New York	C -	F	F → C -
Horizon Blue Cross Blue Shield of New Jersey	C -	C	C → C -
Blue Cross Blue Shield of Kansas	C -	D+	D+ → C -
Tufts Health Plan	C -	B+	B+ → C -
Capital Blue Cross	C -	C -	No change
Blue Cross Blue Shield of Michigan	C -	C+	C+ → C -
Group Health Cooperative	C -	B-	B - → C -
Sanford Health Plan	C -	F	F → C -

<b>INSURANCE COMPANY (RANKED BY GRADE)</b>	<b>2014 SCORE</b>	<b>2013 SCORE</b>	<b>CHANGE '13 →'14</b>
WellCare Health Plans	C -	New	+
Blue Cross Blue Shield of Florida	D+	F	F → D+
Carolina Care Plan	D+	New	+
Dean Health Plan	D+	D	D → D+
Independence Blue Cross	D+	D	D → D+
Neighborhood Healthplan	D+	C+	C+ → D+
UPMC Health Plans	D+	B	B → D+
Love Lace Health Plan	D	D -	D - → D
Paramount Health Care	D	F	F → D
Health Alliance Medical Plan	D -	D -	No change
MedMutual of Ohio	D -	F	F → D -
Blue Shield of Northeastern New York	D -	New	+
Humana	D -	F	F → D -
UHC Community Plan (Plans across 16 States)	F	New	+
Community Health Plan of Washington	F	New	+
Peach State Health Plan MCO / Centene	F	F	No change
Preferred One	F	F	No change
Total Health Care USA	F	F	No change
Blue Crososs Blue Shield of Kansas City	F	F	No change
Blue Cross Blue Shield of Louisiana	F	F	No change
Capital Health Plan	F	F	No change
*United Healthcare	D / A -	B	B → D



## Further Information

### \* United Healthcare Score:

We were disappointed to learn that due to UHC having a conflicting policy on how lactation consultants get paid, the benefits they offer cannot be paid. That is, while UHC has a policy expressly indicating that they cover lactation services provided by trained lactation consultants, they also have a payment policy that excluded trained lactation consultants from being paid the codes that bill for these services. The only code that is covered is for group classes, not one-on-one counseling from a trained professional.

The benefits offered by UHC would have scored them at A- but we have had to score them at D due to these issues. The full score will be restated when UHC is able to correct this error and pay for the services appropriately.

### 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 also 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>

### 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 have questions regarding the Model Policy, or breastfeeding support coverage, 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)