CPHL, Aetna PPO and Aetna H S A
Coverage for Breastfeeding Counseling and Supplies Q&A

One of the provisions of the Affordable Care Act that has been incorporated into the benefits provided in the Cornell Program for Healthy Living (CPHL) since 2013, is coverage for lactation consultants, breast pumps and supplies. New for 2016, is the extension for coverage of these items in the Aetna PPO and Aetna H S A plans. Because of the evidence about the long-term health benefits of breastfeeding for infants, these are treated as preventive and, when purchased through in-network providers, will be paid at 100% with no copay. If you elect an out-of-network provider, this will be covered at 80% after the deductible, subject to the ‘reasonable and customary’ limits.

Benefit Services created this Q&A to answer some questions about these benefits but, if you have questions, do not hesitate to contact Aetna member services at 877-371-2007 or Cornell Benefit Services at 607-255-3936.

Lactation Consultants

How many visits are covered?
Six consultations are covered at 100% as preventive care as long as you are seeing an in-network provider. If you are seeing an out-of-network provider, it will still be six consultations but only covered at 80% after the deductible.

How do I find an in-network lactation consultant?
Go to the Aetna specific DocFind website customized for Cornell:
http://www.aetna.com/docfind/custom/cornell/
• Select the geographic location you find convenient
• Provider Category is: Medical Providers
• Provider Type is: Specialists
• Plan is: Cornell Program for Healthy Living
• Under “Search by Specialty, Name and Other Options” select “More Options”
• Type of Specialty is: Lactation Consultants
Click Start Search.
**What can I do if I cannot find an in-network lactation consultant?**

In the event there are no in-network providers in DocFind within a reasonable distance, your claim for an out-of-network licensed lactation consultant will be covered at the in-network benefit level.

There are many participating hospitals which employ lactation consultants. Since they are based in the hospital, you will not find these providers listed in DocFind as independent lactation consultants. Please contact your local in-network hospital for availability. As long as the in-network hospital bills this visit as lactation consultation, Aetna will cover the claim at 100% with no copay.

You may also be able to find a lactation consultant through your obstetrician’s office or through your pediatrician’s office.

Aetna recognizes certification by the International Board of Lactation Consultant Examiners (IBLCE).

**Breast Pumps & Breast Pump Supplies**

*Does the plan cover electric breast pumps or just manual?*

Within 60 days of your delivery, an electric pump is considered medically necessary. After the first 60 days, but before the first year is up, a manual pump is considered medically necessary.

*Can I purchase any breast pump that I want?*

Only manual and high quality electric breast pumps provided by an in-network Durable Medical Equipment provider will be covered at 100%. Each in-network provider may have different options available for you. You can find the phone number and website for the in-network providers by using DocFind. You can also call Aetna Member Services at 877-371-2007 for assistance.

*Where can I purchase my breast pump?*

Aetna has contracted with several national Durable Medical Equipment providers that offer breast pumps and supplies. You can search for these providers using DocFind. Use the same search as under the lactation consultants, replacing the Provider Category with facilities, and the type as Durable Medical Equipment – National. Next, click on “DME National Provider Listing” which will list the name of the contracted provider and the type of equipment. You can easily search on the document for “breast pumps”. You can also call Aetna Member Services at 877-371-2007 for assistance.
Can I rent a breast pump from my hospital?
While you are in the hospital, yes. However, once the infant leaves the hospital, the heavy duty hospital grade breast pump is no longer considered medically necessary and the breast pumps listed above are the available electric options.

What if my electric breast pump is broken?
To be eligible for an electric breast pump, you must be within sixty days of a delivery. If you are within that period and have not received an electric breast pump from the plan within the last three years or are within that sixty days and a previously covered electric breast pump is broken and outside of its warranty period, you are also eligible to replace it. If you are past the sixty days, you can only replace a broken electric with a manual breast pump as long as you have not received a manual or electric within the last three years or your electric is broken and outside its warranty period.

What if my manual breast pump is broken?
To be eligible for a replacement manual breast pump, you must be within 365 days of a delivery. If you are within that period and have not received an manual or electric breast pump from the plan within the last three years or are within that 365 days and a previously covered manual breast pump is broken and outside of its warranty period, you are also eligible to replace it. If you are past the 365 days, you are not eligible for a replacement.

What if I have another child?
If you have another child, no matter when you last received a breast pump from the plan, you are eligible for a new set of supplies (such as nipple shields).

If you are within 60 days of delivery, you may be eligible for a new electric breast pump.
  - If you received an electric breast pump as a result of a prior pregnancy within the last three years, you are not eligible for a replacement electric breast pump unless yours is broken and outside of its warranty period.

If you are more than 60 days from delivery, but less than 365 days, you may be eligible for a new manual breast pump.
  - If you received a manual or electric breast pump as a result of a prior pregnancy within the last three years, you are not eligible for a replacement manual breast pump unless yours is broken and outside of its warranty period.
**What resources does Cornell provide?**

Cornell University provides resources and support to breastfeeding mothers in the workplace. For information on designated spaces for the purpose of pumping/expressing breast milk, time away from work for the purpose of pumping/expressing breast milk, breastfeeding education, or other breastfeeding concerns, visit the website or contact Career/Life Services at (607) 255-5298 or wellbeing@cornell.edu.

11/2/15