

Despite a national law requiring no-cost insurance coverage for all lactation concerns, International Board Certified Lactation Consultants (the lactation experts) are not allowed to become in-network with most insurance companies. In New Hampshire, Aetna is the only insurance company who allows this (I am not in network with Aetna). For all other insurance companies, we are considered out of network providers.

What this means is that we are unable to bill insurance directly on your behalf. Because of this, we must request payment at the time of service, and then provide a superbill for our patients to submit as a claim to their insurance company for reimbursement. Some insurance plans will reimburse easily, but not all will, citing loopholes in the law.

For many, there is an easy work-around to this potential barrier: The Lactation Network, or TLN.

The Lactation Network is a Durable Medical Supply Company, or a DME, who acts as a middle man between IBCLC's and their patients. They bill on our behalf, and then pay a portion of what they receive back to us. Not all insurance companies work with TLN. Accepted plans include:

- Blue Cross Blue Shield *non-federal non-state* PPO
- Anthem PPO
- Cigna PPO
- Unicare PPO
- Humana PPO
- *Some* United PPO
- *Some* Harvard Pilgrim PPO

Some insured individuals are a part of a group. Groups may include other insurance companies which are not listed above. A group logo will usually appear on the BACK of your card. Accepted groups include:

- PNOA
- Multiplan

If you *or your baby* are insured by one of the above insurance companies or groups, please fill out the short form here, <https://go.lactationnetwork.com/NourishHolisticLactationSupport>, to see if you qualify for overage. If you are not insured by one of the above groups, but would like to check anyway, there is certainly no harm in trying!

If you are not a member of a participating insurance company you should call to find out what your *out of network* lactation coverage is. Billing codes most often used are 99404 and 99203... sometimes, S9994. In my experience, Tufts **always** reimburses; Harvard Pilgrim, BCBS HMO, and Cigna HMO **sometimes** reimburse; United, Tricare, Anthem HMO, and Medicaid plans **do not**.

Assistance with navigating the law governing this coverage can be found at:

https://nwlc.org/wp-content/uploads/2015/08/final_nwlcbreastfeedingtoolkit2014_edit.pdf