

# Maternity support tip sheet

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Your guide to breast pumps, lactation support, and doula services offered on your Premera Blue Cross health plan.



## Breast pump overview

**Breast pump** – A breast pump is a mechanical device used to extract milk from the breast of someone who is lactating. Breast pumps typically fall into three categories: a manually operated pump, an electric/battery-powered pump, or a hospital-grade electric breast pump.

**Breast pump supplies** – Covered supplies include tubing, flanges, breast shields, valves, and storage containers. Replacement supplies are also covered. Supplies that aren't covered include totes, ice packs, cooler bags, extra batteries, or extra bottles.

## Types of breast pumps

**Manual pumps** – Manual pumps are breast pumps operated by hand. You may need to squeeze a trigger button or slide a cylinder back and forth to express milk. These pumps tend to be small, inexpensive, and easy to store for traveling. They work well for short-term use or occasional pumping. If pumping often or with large amounts of breast milk, manual pumps may be tiring and take a long time.

**Battery-operated pumps** – This type of pump can be a good option if you only need to use it once a day and don't want to use a manual pump. Battery-operated pumps usually aren't strong enough to stimulate milk production or maintain a supply but are typically small and easy to use. You will want to keep extra batteries on hand.

## Types of breast pumps continued

**Electric breast pumps** – For pumping often, electric pumps (that plug into a power supply) give the best result. They are stronger and more powerful, which helps establish, maintain, and increase milk supply. They come in single or double electric style, meaning they can express milk from a single breast or both at the same time.

**Hospital-grade breast pumps** – These are double electric pumps that generally have a stronger motor than non-hospital-grade electric pumps (manufacturer dependent). Hospital-grade pumps are intended for multiple users who have their own accessory/supply kits, whereas non-hospital-grade pumps are intended for personal, single users. Hospital-grade pumps are available for rent, and each supplier may offer different brands and styles.

### Prior authorization

Prior authorization is not necessary for obtaining a breast pump or supplies.

### Coverage

Members can either buy one over-the-counter pump or rent one hospital-grade pump during a calendar year (one or the other but not both). The pump must be for the member's own use.

In-network coverage	Out-of-network coverage
<p>Purchase of a non-hospital-grade pump or rental of the Medela Symphony hospital-grade pump is paid at 100% and not subject to your deductible. Supplies for the Medela Symphony hospital-grade pump are also covered at 100% and not subject to the deductible. Batteries are not covered.</p>	<p>Purchase of a non-hospital-grade pump (up to \$300 allowed amount) or rental of the Medela Symphony hospital-grade pump is paid at 100% of allowed amount and not subject to your deductible. Supplies for the Medela Symphony hospital-grade pump are paid at 100% of the allowed amount and not subject to the deductible.</p> <p>Allowed amounts vary for rental and purchase of supplies of brands other than the Medela Symphony hospital-grade pump. Batteries are not covered.</p>

## Frequently asked questions – breast pumps

<b>How do I find an in-network breast pump supplier?</b>	Sign in to your <b>premera.com</b> account and select <b>Find Care</b> to search for in-network providers. If you have questions, please contact the Microsoft-dedicated customer service team at <b>800-676-1411 (TTY: 711)</b> , Monday through Friday, 5 a.m. to 8 p.m. Pacific Time.
<b>Can I purchase a breast pump or supplies from a retail store or online retailer?</b>	Yes, you can purchase a pump using personal funds and submit a claim to Premera. These claims will be processed according to the out-of-network benefits shown in the <b>Coverage</b> section. <b>Reminder:</b> Purchase (vs. rental) of a hospital-grade breast pump is not covered, so no amount will be reimbursed toward this purchase.
<b>How do I submit an out-of-pocket claim to Premera for claims reimbursement?</b>	Complete the <b>Claim Reimbursement Request form</b> . Return the completed form to Premera along with the detailed receipt.

## Frequently asked questions – breast pumps continued

<p><b>How often can I purchase or rent a new pump?</b></p>	<p>The benefit allows one breast pump purchase or rental per calendar year. You may either rent or purchase in the same year, but not both.</p>
<p><b>If I rent a hospital-grade pump for a few months, can I still purchase a pump for personal use in the same calendar year?</b></p>	<p>No, the benefit is for one or the other in a given calendar year.</p>
<p><b>If I buy a breast pump and then need to rent a hospital-grade breast pump in the same calendar year, is that allowed?</b></p>	<p>No, the benefit is for one or the other in a given calendar year.</p>
<p><b>If I rent a deluxe hospital-grade breast pump, what model is covered under my benefits?</b></p>	<p>The rental of the Medela Symphony hospital-grade pump is covered at 100% of the allowed amount. This is the same model that is available in the Mothers' Rooms on campus.</p>
<p><b>Can I purchase a second pump to keep at work?</b></p>	<p>The benefit covers one pump (for rent or purchase) per calendar year. Most Microsoft campuses have Mothers' Rooms, equipped with Medela Symphony Double Breast Pumps. You need to bring your own supplies; please bring Medela Symphony Double Breast Pump Kit Item #67099. These supplies are covered in addition to your one pump purchase or rental per calendar year, subject to the limits described in the <b>Coverage</b> section.</p>
<p><b>Microsoft has breast pumps available in the Mothers' Rooms on campus. Can I get supplies, such as tubes, to use for these rooms?</b></p>	<p>You are welcome to use the pumps in the Mothers' Rooms, but you will need to bring your own supplies. When buying supplies compatible with the pumps in the Mothers' Rooms, look for Medela Symphony Double Breast Pump Kit Item #67099. These supplies are covered in addition to your purchase or rental of one pump per calendar year, subject to the limits described in the <b>Coverage</b> section.</p>
<p><b>How often can I purchase new supplies, such as tubes?</b></p>	<p>As often as you need to. You can order supplies through your in-network breast pump supplier or you can purchase them on your own out of network and submit a claim. Complete the <b><u>Claim Reimbursement Request form</u></b>. Return the completed form to Premera along with the detailed receipt.</p>
<p><b>Are bottles covered?</b></p>	<p>Additional bottles that aren't included in the initial breast pump kit are not covered.</p>
<p><b>I want a specific breast pump. How do I know if Premera will cover the type I want?</b></p>	<p>All manual, battery operated, and electric breast pumps are covered for purchase as outlined in the <b>Coverage</b> section. The rental of the Medela Symphony hospital-grade pump is covered at 100% of the allowed amount. This is the same model that is available in the Mothers' Rooms on campus.</p>

## Lactation consultation overview

There are many reasons why someone may seek lactation help. Some of the most common reasons are:

- Sore nipples
- Difficulty latching baby
- Baby slips on or off the breast
- Cracked or bleeding nipples
- Low milk supply or concerns about low milk supply
- Baby losing weight
- Unexplained breast or nipple pain
- Baby slow to gain weight
- Help to increase milk supply

### Prior authorization

Prior authorization is not necessary for lactation counseling.

### Coverage

This benefit covers outpatient therapy visits with a dietitian, nutritional therapist, or certified lactation consultant.

In-network coverage	Out-of-network coverage
The first 12 visits per calendar year are paid in full and not subject to your deductible. After 12 visits, the deductible applies and then claims are paid at 90%.	The first 12 visits per calendar year are paid at 100% of the allowed amount and not subject to the deductible. After 12 visits, the deductible applies and then claims are paid at 70% of the allowed amount.

## Frequently asked questions – lactation consultation

<b>How can I find a lactation consultant?</b>	To find a certified lactation professional, you can ask your primary care provider (PCP), your OB/GYN, your baby's pediatrician, the nurses at the maternity center, or a childbirth educator. You can also call the Microsoft-dedicated customer service team at <b>800-676-1411 (TTY: 711)</b> , Monday through Friday, 5 a.m. to 8 p.m. Pacific Time.
<b>How do I know if my provider is in-network?</b>	You can check the Premera Find Care Directory by signing in to your <a href="https://premera.com">premera.com</a> account or calling customer service for assistance.
<b>Can I see an out-of-network lactation consultant?</b>	Yes, but you may have to pay out of pocket and submit a claim to Premera for processing. These claims will be processed based on the out-of-network benefits shown in the <b>Coverage</b> section.
<b>Is there a limit to how many visits I can have with a lactation consultant?</b>	No, but these visits are covered as part of the nutritional therapy benefit. Please reference the benefits outlined above in the <b>Coverage</b> section.

## Frequently asked questions – lactation consultation continued

<p><b>Are breastfeeding classes covered?</b></p>	<p>Yes, but coverage varies:</p> <table border="1" data-bbox="613 243 1503 472"> <thead> <tr> <th data-bbox="613 243 1057 338">In-network coverage</th> <th data-bbox="1057 243 1503 338">Out-of-network coverage</th> </tr> </thead> <tbody> <tr> <td data-bbox="613 338 1057 472">Paid at 90% after deductible</td> <td data-bbox="1057 338 1503 472">Paid at 70% of the allowed amount after deductible</td> </tr> </tbody> </table>	In-network coverage	Out-of-network coverage	Paid at 90% after deductible	Paid at 70% of the allowed amount after deductible
In-network coverage	Out-of-network coverage				
Paid at 90% after deductible	Paid at 70% of the allowed amount after deductible				
<p><b>Are in-home lactation consultations covered?</b></p>	<p>Yes, according to the coverage outlined above.</p>				

## Doula services overview

Birth doula services are allowed up to a maximum benefit of \$1,000 per pregnancy, after your deductible is met. Before seeking doula services, you must first be examined by a licensed physician, registered nurse, or midwife and have a confirmed pregnancy.

### Covered doula services include:

- In person, phone, and email support throughout pregnancy and postpartum
- Birth support
- Lactation support

### Doula services are not covered for:

- Babysitting or doing household chores
- Travel time
- Any other services not listed as covered doula services

**Prior authorization:** Prior authorization is not necessary for doula services.

**Eligible providers:** Doulas must be licensed in states where it's required. If the state doesn't require a license, doulas must be currently certified under a recognized doula certification organization, like DONA International and PALS Doulas. Eligible doulas do not have to be an in-network provider.

**Exclusions:** Apprentice doulas

## Frequently asked questions – doula services

<p><b>What is a doula?</b></p>	<p>A doula is a person experienced in childbirth who provides advice, information, emotional support, and physical comfort to a mother before, during, and just after childbirth.</p>
<p><b>Who is eligible for the doula allowance?</b></p>	<p>Members enrolled in the Health Savings Plan or Hawaii Plan.</p>
<p><b>How do I access the \$1,000 doula allowance?</b></p>	<p>You'll need to pay for doula expenses out of pocket, then submit a completed <b><u>Doula Claim Reimbursement Request form</u></b>.</p>
<p><b>Does the doula replace nursing staff?</b></p>	<p>No, doulas do not replace nursing staff.</p>

## Frequently asked questions – doula services continued

<b>What effects do the presence of doulas have on birth outcomes?</b>	Research has found that expectant mothers paired with doula have better outcomes for mothers and babies. Mothers are less likely to have a C-section, and babies are less likely to be born prematurely or be of low birthweight. <sup>1</sup>
<b>Is a doula the same as a midwife?</b>	A doula is not the same as a midwife. A midwife is a licensed health care professional whose focus is on delivering a healthy baby. Doulas, on the other hand, aren't licensed to deliver babies. A doula's primary focus is on the needs of the mother, offering education, support, and advocacy.
<b>Can a doula attend C-section births?</b>	Please check with your provider as rules and policies may vary between providers.

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### **This is intended as a guide.**

For full benefits, please see your Summary Plan Description, including Exclusions and Limitations.

For help, please call the Microsoft-dedicated customer service team at **800-676-1411 (TTY: 711)**. Monday through Friday, 5 a.m. to 8 p.m. Pacific Time, or email **microsoft@premera.com** from your Microsoft alias.

<sup>1</sup> Kozhimannil, Hardeman, Attanasio, Blauer-Peterson, O'Brien, "Doula Care, Birth Outcomes, and Costs Among Medicaid Beneficiaries," American Journal of Public Health, April 2013, [ajph.aphapublications.org/doi/full/10.2105/AJPH.2012.301201](http://ajph.aphapublications.org/doi/full/10.2105/AJPH.2012.301201)

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