

Top 5 Tips for Providers!

- (1) You must convince insurance companies of the need for special formula *before* it is purchased. Otherwise, the insurer will not pay for it!
- (2) Check if the insurer has a specific special formula request form.
- (3) Include as much information as possible (e.g. growth charts and estimates of calorie needs) in initial requests to minimize delays.
- (4) Insurers may approve, deny, modify or request more information from you. Any denial or modification can be appealed.
- (5) Follow-up matters! Parents can call the insurer to check on status. This can speed up the process, especially if the parent explains they are low on formula!

Mother:

What about WIC (Women, Infants, Children)? Does it cover special formula?

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Social Worker:

It depends.

- If you have private insurance, WIC may be able to provide formula, though it might not be enough for the whole month.
- If you have MassHealth, WIC only offers a 1-month supply while the family and doctor go through the MassHealth prior authorization process to obtain a regular supply through a DME vendor.

Mother:

What if we run out? How can we get formula in an emergency?

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Social Worker:

Many insurers can arrange for you to pick up a limited supply from a pharmacy — this can take 1-2 days. Sometimes this is called a “pharmacy override.” You may have to talk to someone at the insurance company to get the override!

Insurance Company	Contact Information	Department
Blue Cross Blue Shield of MA	1 (800) 262-2583	Member Service Department
Tufts Health Plan	(617) 972-9400	Pharmacy Department
Neighborhood Health Plan	Prime members: (866) 411-5533 GIC and City of Boston members: (866) 567-9175 MassHealth members: (800) 462-5449	Pharmacy Department
Harvard Pilgrim Health Care	1 (888) 888-4742 or (617) 509-1000	Member Service Department
Aetna	1 (800) 872-3862	Member Service Department
Fallon Community Health Plan	1 (800) 868-5200	Member Service Department

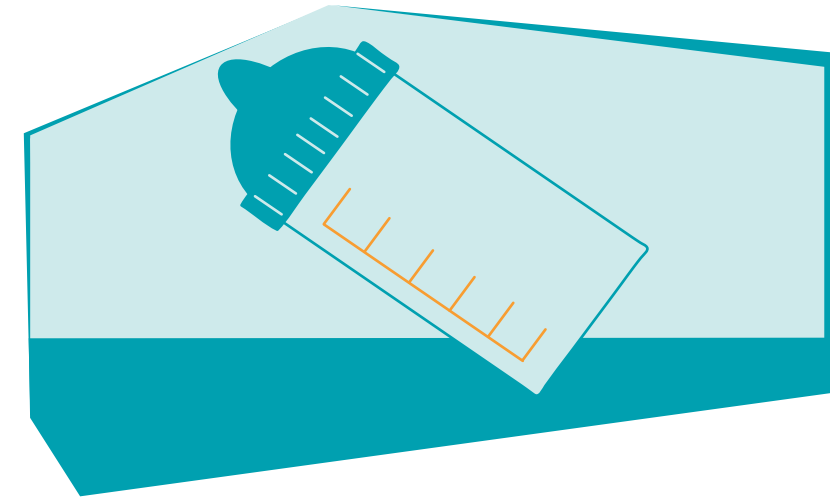
Disclaimer:

This guide is intended for families who need help obtaining medically-necessary special formula — it is not intended to help families decide whether or not to use formula. Please discuss that decision with a medical professional.

Getting Special Formula to Kids Who Need It: An Overview



An *It Takes Two* Guide for Families and Providers



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Acknowledgments:

We are grateful to the **Disability Law Center (DLC)** for its contributions to the content.

Designed by **Artists for Humanity**

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Mother:

The doctor says my baby needs special formula. What is it?

Social Worker:

Special formula generally is for babies with different nutritional needs - like an underweight baby who needs a higher calorie formula, or a lactose intolerant baby who needs soy formula. Special formula may come in a powder, a concentrate or ready-to-drink.

Here is an overview:

Mother:

That is so expensive! How can we afford it?

Social Worker:

Health insurance often will cover the cost but there may be a co-pay, and only the least expensive type of formula (usually the powder) is covered.

Strangely, most insurers classify special formula as a durable medical equipment (DME), not as a typical prescription. DMEs usually are things like hospital beds, wheelchairs and heating pads.

Because special formula is considered DME, families have to go through many more steps to get it:

If your baby cannot safely digest powder formula, the insurance company should make an exception and cover condensed or ready-to-drink formula.

Many DME vendors do not sell formula as it is not a very profitable product. Don't be surprised if you have to contact a lot of DME companies before you find one that sells special formula.

Types of Special Formulas

Type	Population	Ingredients	Out-of-pocket \$/month (for powder)
Regular Formula	Most babies	Cow's milk plus added nutrients	\$140
Soy	Lactose intolerant, allergic to cow's milk, can't break down milk sugar (galactose)	Soy protein plus added carbohydrates, amino acids, vitamins	\$140
Hydrolyzed	Allergic to cow's milk and soy	Cow's milk with the protein (whey) broken down into very small pieces	\$300
Partially Hydrolyzed	Uncommon - sometimes for babies with high risk of allergies	Cow's milk with the protein (whey) partially broken down	\$250
Preterm Formula	Preterm/low birth weight	Cow's milk with extra protein, calories, calcium, and other nutrients	\$280
Anti-reflux	Trouble eating or spits up	Similar to regular formula but thickened, usually with rice starch	\$160
Disease specific	Specific metabolic or other diseases - for example PKU where a baby cannot break down a certain amino acid	Specific requirements to match the disease, for example the amino acid phenylalanine is removed	\$400 or more

- (1) Doctor gets a prior authorization from the insurance company (can take weeks);
- (2) Family contacts a medical supply company;
- (3) Doctor sends prescription and prior authorization to medical supply company, along with documentation verifying need (growth charts or other medical records);
- (4) Medical supply company arranges delivery of a set amount of formula;
- (5) Family must call regularly for new deliveries.

If you get low on special formula, you cannot run to a drugstore to get more unless you pay out of pocket! Ask your doctor for as much as is medically reasonable (or for free samples)- the bigger the order, the less often you will have to struggle through the refill process!

If you have MassHealth and can get special formula through WIC, you do not have to wait for insurance company forms: <http://tinyurl.com/mashealthspecialformula>