



# pumping essentials

Upgrade Disclosures

# 1

All breast pump packages that are not fully covered have a gold banner stating "Upgrade Option". The price is also stated under "Price After Insurance:".



Lansinoh Signature Pro with Tote Bag

Price After Insurance:  
\$0.00

ADD TO CART



UPGRADE OPTION

Medela Pump in Style Max Flow Deluxe

Price After Insurance:  
\$49.99 ~~\$199.00~~

ADD TO CART



UPGRADE OPTION

Spectra Synergy Gold

Price After Insurance:  
\$69.99 ~~\$325.00~~

ADD TO CART



UPGRADE OPTION

Spectra Synergy Gold Portable

Price After Insurance:  
\$84.99 ~~\$350.00~~

ADD TO CART

# 2

When an upgrade package is clicked on, the description states:



## Elvie Pump - Double Electric Breast Pump

In stock

Add to cart

**This breast pump package has an "upgrade fee", which is an out-of-pocket cost.** This price you see listed is not covered by insurance. Upgrade fees are NOT refundable. If you would like a fully covered option, please select a package that is listed at \$0.00 after insurance. [Click here for more information.](#)

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If "here" is clicked on, this page opens with more information regarding upgrade fees.

Elvie Pump - Double Electric Breast Pump

In stock

Add to cart

**This breast pump package has an "upgrade fee", which is an out-of-pocket cost.** This price you see listed is not covered by insurance. Upgrade fees are NOT refundable. If you would like a fully covered option, please select a package that is listed at \$0.00 after insurance. Click here for more information.

lick here for

## Why is there an upgrade fee?

According to the Affordable Care Act (ACA) requirements, insurance companies are required to cover a "basic" breast pump. This is mostly classified as "enough to get started". Items that fall outside of this range would be considered deluxe "upgrade" options. The most common pumps in the upgrade category include an alternate power source - a standard or rechargeable battery option. The basic pumps can all be plugged into the wall, so batteries are not a necessary option. For other deluxe models the differentiator could be extra included accessories pre-packaged with the pump such as a breast pump bag, cooler bag, extra bottles, etc. Again, these items are not "needed" and beyond "enough to get started," placing them into an upgrade category.

In addition to the above, contracts between the insurance company and the DME providers set an agreed upon rate for claim payment called the "contract rate." No matter which pump you choose, your insurance plan will only pay the contract rate to us - nothing more, and nothing less. Your free choices will be items that will be fully reimbursed by your plan under their contract rate.

# 4

If "Compare Breast Pumps" is clicked on while shopping, there is an explanation on upgrade packages on the last page of the Breast Pump Comparison Chart.

COMPARE BREAST PUMPS





## What does this banner mean?

This breast pump package has an "upgrade fee", which is an out-of-pocket cost. This price you see listed is not covered by insurance. Upgrade fees are NOT refundable. If you would like a fully covered option, please select a package that is listed at \$0.00 after insurance.

# 5

When a breast pump package is selected, the website auto-advances to the cart. A reminder is listed here about any applicable upgrade costs.

PRODUCT	PRICE	QUANTITY	TOTAL
 Free Simple Wishes Bra Credit & Tinyhood Breastfeeding Course <a href="#">Remove</a>	\$0.00	1	\$0.00
 Elvie Pump - Double Electric Breast Pump <a href="#">Change Pump</a>	\$334.99	1	\$334.99
<p><b>THIS PUMP IS AN UPGRADE OPTION.</b>            Pumping Essentials offers a variety of fully-covered breast pumps if you do not wish to pay an upgrade fee.</p>			
<p><b>Reminder:</b> Any amount you are paying here is not covered by insurance. You have either elected to pay for an upgraded model, or selected additional products.</p>			
Subtotal			\$334.99 USD

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While the insurance form is being filled out, we also require an acknowledgment of any applicable upgrade fees.

\*



I acknowledge that if I have selected a breast pump with an “upgrade fee” that I am responsible for this fee and it is not covered by my insurance. Additionally, I confirm that I was offered at least one fully covered option, and chose to select a “deluxe” model with an associated fee payable by me. Upgrade fees are NOT refundable.

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Once an order is submitted, a copy of the signed disclosures is emailed to the mother.

### Policy Disclosures & E-signature Acknowledgement

I acknowledge that if I have selected a breast pump with an “upgrade fee” that I am responsible for this fee and it is not covered by my insurance. Additionally, I confirm that I was offered at least one fully covered option, and chose to select a “deluxe” model with an associated fee payable by me. Upgrade fees are NOT refundable.

**Full Name**

Jane Smith

**Email Address**

xxx@domain.com

**Today's Date**

12-15-2021

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In the Order Confirmation email, there is an "Important Information" section where we remind the mother that upgrade fees are not covered by insurance.



## Important Information

Please read thoroughly.

- Any totals listed below are upgrade fees payable by you and not covered by insurance.

Additionally, in our transactional emails there is a notice where we remind the mother that upgrade fees are not covered by insurance.



As a reminder, upgrade fees are not covered by your insurance. Please [click here](#) for more information.