

## Talking With Your Employer about Insurance Coverage for Metabolic Foods and Formula

Not all health insurance plans cover metabolic foods and formulas. You may want to talk to your employer to see if they can add this benefit to your current plan, or switch to a plan that offers coverage. Many employers change health insurance plans frequently, sometimes on a yearly basis.

First, find out how your employer pays for your insurance coverage. Plans are either “insured” or “self-funded”. The best way to find out what type of plan you have is to call your employer’s Benefits Specialist in Human Resources (HR).

- Under an insured plan, an employer purchases coverage from a commercial health care company and the insurance company pays the claims. Insured plans are regulated by the State of Michigan, and must follow all state laws and mandates.
- In a self-funded plan (also called ERISA plans), the employer pays for the claims, even though they may hire an outside company to administer the plan. Self-funded plans are not subject to certain state insurance laws or regulations.

If your employer purchases coverage from a commercial insurance company, encourage them to shop around for plans that cover metabolic foods and formulas. The cost difference from one plan to the next may not be much, and you may be able to convince them to choose one with the coverage you need. When researching a plan, find out what your co-pays and cost-sharing would be.

Self-funded plans may offer greater flexibility for employers to add coverage or a rider for metabolic foods and formulas, because your employer makes the decisions about what will be covered or not covered in the policy. Start by making an appointment with the Benefit Specialist in your HR department. Bring information about your diagnosis, letters of medical necessity, and copies of receipts for food and formula. If you know of anyone else in your company with a similar need, perhaps you could meet with HR together. Depending upon your company’s policies, the decision to add coverage for metabolic foods and formulas may have to go to a committee or board for approval.

It is important to be pro-active, and let your employer know of the health care needs of your family member. Employers and insurance companies are mainly concerned about cost savings. If you can demonstrate that it is less costly to cover medical foods and formulas than paying for the illnesses that come from being off-diet, you will have a strong case.



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