

RHODE ISLAND DOULA COVERAGE 101

HEALTH INSURANCE COVERAGE GUIDE

Disclaimer – The guide below can be used as a quick reference to determine whether or not doula benefits are covered by your health insurance plan issued by a Rhode Island licensed insurer. However, please always check directly with your insurance carrier to see if a benefit is or is not covered. Your insurance carriers contact information can typically be found on your member ID.

Fully insured commercial health plans offered by a Rhode Island licensed insurer along with Rhode Island Medicaid programs, must provide coverage for perinatal doula services as coverage is mandated within state law.

Indicators you may be covered by a fully insured commercial health plan offered by a Rhode Island licensed insurer:

- ✓ You purchased your health insurance directly from a Rhode Island licensed insurance company (i.e., Blue Cross & Blue Shield of Rhode Island, Neighborhood Health Plan of Rhode Island)
- ✓ You purchased your health insurance through Healthsource RI
- ✓ You receive health insurance coverage through a Rhode Island employer that is considered small group (under 50 employees). (Important Note – Some small group employers may be self-insured therefore are not required to covered state mandated benefits – please check with your employer)

Plans that are not required by Rhode Island law to cover perinatal doula services:

- X Fully insured commercial plans offered by a non-Rhode Island licensed insurer (for example, Blue Cross & Blue Shield of Massachusetts)
- X Self-insured plans*(often times these are plans offered by larger firms/companies or non-Federal Governmental plans)
 - X Non-Federal Governmental plans that are sponsored by states, counties, school districts, and municipalities. For example, those working for the State of Rhode Island or the City of Providence.
- X Medicare plans
- X Tricare or Veterans Affairs plans

** Self-insured plans are not subject to state laws, therefore doula benefits are not required to be covered by these plans under Rhode Island law. However, employers can elect to cover state mandated benefits such as doula services for its employees. To find out if you're covered by a self-insured plan, contact your employee benefits administrator in your employer's human resources department.*

