

What to Know and Ask about Enteral Formula Coverage

For individuals requiring home enteral nutrition (tube feeding), insurance coverage of enteral nutrition formulas can vary based on your type of formula (how it's categorized, coded, and billed), your medical diagnoses (and history), the state you live in, your age, and your insurance coverage policy.

Tips for Obtaining Coverage:

- **Work with your healthcare team:** Discuss your needs, medical conditions, and formula options, including how it's given (syringe, gravity, pump, pouch). Ask about how this may impact insurance coverage and possible alternatives if something isn't covered.
- **Check your order:** Your provider should send a signed tube feeding prescription to your supplier. A valid order should specify formula type, dose (daily volume), method of administration (syringe, gravity, pump, pouch), tube type, needed supplies, and medical records showing why and how long tube feeding is required (medically necessary). Ask for "dispense as written" if needed to avoid substitutions.
- **Contact insurance early:** Check your coverage, prior authorization needs, and billing codes for formulas and supplies. Your provider's billing department and manufacturer websites can help.
- **Use manufacturer support:** Many companies offer letters of medical necessity, coverage help, and financial assistance programs.
- **Know your options:** Sometimes, formulas or supplies are covered by insurance but are not offered through certain suppliers. If you are asked by your supplier to switch your formula or supplies because of this, ask what your options are to stay on your prescribed formula and preferred supplies.

Questions to Ask Your Insurance Provider about Home Enteral Nutrition Coverage:

- Does my insurance policy cover enteral nutrition? Under what circumstances? Are there any coverage limitations (i.e. certain medical conditions or diagnoses)?
- Does my state of residence have any additional restrictions or mandates that could impact my annual coverage?
- Does my policy cover specific types of enteral formulas? What formula billing (HCPCS) codes are covered under my policy? *Most manufacturers have the formula billing codes for their products on their website for reference.*
- What percentage of the overall cost will my policy cover? Are there any coverage limitations per month or year? Are there age restrictions?
 - *If you have a secondary insurance policy:* is this plan able to cover (the remaining or full) costs that are not covered under the primary insurance policy?
- Do you all have preferred companies for me to get my supplies and formula from? Can you provide me with a list of in-network suppliers?
- What will you need from my medical provider to review for enteral coverage?
- Do I need prior authorization for tube feeding formula, and how do I get it?
- Do I need a Letter of Medical Necessity from my doctor?
 - What is the process for submitting claims for tube feeding formula?

Additional Resources to Help

Oley Resources

- **Oley's Enteral Donation Program:** The Oley Foundation understands that within the nutrition support community, some people may need help with obtaining enteral nutrition (tube feeding) formula and/or supplies, while others may have extra items to give. Please check out our program if you would like to DONATE or if you are IN NEED: [Equipment Donation Program + Resources - Oley Foundation](#).
- For additional needs or questions, please contact us at info@oley.org.

Federally Funded Resources

- **WIC** – A federal program for pregnant women, infants, and children up to age 5 who meet income guidelines. WIC provides a card to cover medically necessary formulas and medical foods based on age, category, and nutritional needs.
- **SNAP** – The Supplemental Nutrition Assistance Program (formerly food stamps) helps qualified low-income families buy food. Benefits can often also be used for medical foods and medically necessary nutritional supplements.
- **Federal School Lunch Program** – Schools are required to accommodate students with special dietary needs. If requirements are met, your child may qualify for covered formula during school hours. The USDA Guidance Manual “*Accommodating Children with Special Dietary Needs in the School Nutrition Programs*” offers detailed guidance for school and families.

Formula Coverage Assistance Programs

Check out the websites of the companies that make your tube feeding formula. Many offer cost-saving programs, patient assistance, insurance help, rebates, coupons, or free samples. Your healthcare provider may also know about additional resources and options. Below are some examples.

- Kate Farms: [Access & Coverage | Kate Farms](#)
- Abbott: [Pathway Plus Reimbursement Support Provider Home](#)
- Ajinomoto Cambrooke: [Support and Reimbursement](#)
- Functional Formularies: [Insurance Support - Functional Formularies](#)
- Mead Johnson: [Enfamil Savings & Assistance Programs for Your Patients](#)
- Nestle: [Nutrition and Reimbursement | Nestlé Medical Hub](#)
- Nutricia (and Real Food Blends): [Nutricia Navigator](#)

This resource is provided for educational purposes only and is not intended as medical advice. It outlines general expectations based on current evidence-based guidelines, but individual care protocols may vary depending on hospital policies, provider judgment, and patient-specific needs. Always consult your healthcare team for personalized medical guidance and before making any changes to your care plan.

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