

Does Your Insurance Cover Vaccines?

Beginning January 1, 2008, childhood vaccines will be paid for in a different way in North Dakota. In the past, the federal government provided vaccines at no charge for every child in the state. Because the number of recommended vaccinations has increased and the federal vaccine allotment has not, your insurance company will be billed for the vaccines given to your children starting January 1.

To find out if your insurance company covers vaccines, check your benefit booklet or call your insurance company and ask the following questions:

- 1) Do I have insurance that covers immunizations?
- 2) Does my insurance cover these immunizations recommended by the Advisory Committee on Immunization Practices or the Centers for Disease Control and Prevention?
 - o Diphtheria, tetanus and pertussis (DTaP or Tdap)
 - o *Haemophilus influenza* type B (Hib)
 - o Hepatitis B (Hep B)
 - o Polio (IPV)
 - o Rotavirus (RV or Rota)
 - o Pneumococcal (PCV7)
 - o Measles, mumps, and rubella (MMR)
 - o Hepatitis A (Hep A)
 - o Influenza (Flu)
 - o Intranasal influenza vaccine (Flumist, LAIV or CAIV)
 - o Meningococcal (MCV4)
 - o Human papillomavirus vaccine (HPV)
 - o Varicella (Chickenpox)



— More questions on back —

- 3) Are there any coverage limitations or restrictions, such as age limitations on covered vaccines or restrictions on travel vaccinations?
 - o What are they?
 - o How do they apply?
- 4) Will I have to pay anything for immunizations?
 - o Copay or coinsurance
 - o Deductibles
- 5) Is there a maximum amount my insurance will cover each year for wellness services, preventive services or immunizations?

If your employer offers a Flex Plan benefit, you may want to adjust your plan to include any out-of-pocket medical expenses that may not be covered by insurance. Check with your employer as you begin to prepare for 2008 Flex Benefit Enrollment programs.

If your insurance policy does not cover vaccines – or if your child is uninsured, Native American or eligible for Medicaid – talk to your health-care provider. Your child may be eligible to receive free vaccines through the federal Vaccines For Children program.

One of the most important things parents can do to protect their children is to make sure they are vaccinated against serious but preventable diseases. More information about immunizations is available on the North Dakota Department of Health website at www.ndhealth.gov.

