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Parent/School/Employer

Childhood Vaccines Will Be Paid for Differently as of Jan. 1, 2009

As of Jan. 1, 2009, childhood vaccines will be paid for in a different way in Nevada. A little known fact is, in the past, the federal government has provided vaccines at no charge for all Nevada children, including those who have health insurance coverage.

Because the number of recommended vaccinations has increased and the federal vaccine funding has not, starting on Jan. 1, insurers will be billed for vaccines. The good news is most insurance companies do cover the cost of vaccines. However, if your insurance policy doesn't – or if you are uninsured, American Indian or Alaska Native or eligible for Medicaid – you should contact your child's health care provider. Your child may be eligible to receive free vaccinations through the federal Vaccines for Children program.

This means that some patients will begin to see, for the first time, deductibles, coinsurance and/or copayments for vaccinations on their explanation of benefits (EOB) reports from their insurers. Cost sharing amounts will vary depending on your family's insurance plan.

Parents or guardians are encouraged to check their benefit booklet for coverage information, or to call their insurance provider and ask the following questions:

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

- Are there any coverage limitations or restrictions, such as age limitations on covered vaccines or restrictions on travel vaccinations?
 - What are they?
 - How do they apply?
- Will I have to pay anything for immunizations?
 - Copay or coinsurance
 - Deductibles
- 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.

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 Nevada State Health Division website at <http://health.nv.gov>.