

Frequently Asked Questions: Immunizing Your Child

MY INSURANCE PLAN DOES NOT COVER IMMUNIZATIONS. HOW CAN I GUARANTEE MY CHILD RECEIVES THE RECOMMENDED VACCINES?

If your child's health insurance does not cover vaccination, you may wish to discuss obtaining free vaccine through the Vaccines for Children (VFC) program with your child's pediatrician. The VFC program is a federal program that provides eligible children all recommended vaccines at no cost. You may, however, be charged a small processing fee. The federal government pays for the vaccines, and doctors and clinics agree to give the vaccines to children who qualify. VFC eligibility varies by state so check with your pediatrician to determine if your child meets the requirements

Children who are eligible for VFC vaccine include those 18 years old or younger who:

- Are eligible for Medicaid;
- Have no health insurance;
- Are Native American or Alaskan Native; or
- Have health insurance that does not cover immunizations. In this case, these children must go to a Federally Qualified Health Center or Rural Health Clinic for immunizations.

Since you have health insurance that doesn't cover vaccines, your child is eligible. However, you will have to go to a federally qualified health center or a rural health clinic for your VFC vaccinations. Call your local or state health department immunization program for a center nearest you. For additional information on VFC, visit http://www.cispimmunize.org/vfc/vfc_prnt.html

HOW CAN I CONVINCING MY INSURANCE PLAN TO COVER VACCINATIONS?

Pediatric vaccines are responsible for preventing 10.5 million diseases per birth cohort in the US and are a cost-effective preventive measure. For every dollar spent on immunizations, as many as \$29 can be saved in direct and indirect costs. Therefore, it would be in the best interest of the insurance company to cover the cost of immunization. The AAP provides recommendations on pediatric preventive visits through its [periodicity schedule](#), which includes immunization. Further, each year the AAP issues a [recommended child and adolescent immunization schedule](#).

If your insurance company does not cover the cost of vaccination, it might be beneficial to write to them and your employer regarding your concerns. In this letter, be sure to indicate that their current policy does not coincide with the immunization recommendations of the American Academy of Pediatrics, the American Academy of Family Physicians, and the Advisory Committee on Immunization Practices. Include copies of the most recent recommended immunization schedule and periodicity schedule, available at http://www.cispimmunize.org/IZSchedule_2006.pdf, and <http://www.aap.org/visit/prevent.htm>, respectively. As noted above, point out the value and cost effectiveness of vaccines in preventing more serious illnesses requiring more expensive treatment and lost production.

I AM CURRENTLY WITHOUT INSURANCE, BUT I REALIZE THE IMPORTANCE OF VACCINES. HOW CAN I MAKE SURE MY CHILD IS VACCINATED?

The Robert Wood Johnson Foundation estimates that approximately 20 million children were uninsured in 2002 – 27.9% of all children in the US (Robert Wood Johnson Foundation. *Going Without Insurance: Nearly One in Three Non-Elderly Americans*. Families USA Foundation; 2003.)

If you are without insurance, the following options will help ensure your child remains up-to-date on their immunizations:

- Vaccines for Children program (see above for details)
- State Children's Health Insurance Program – information is available at www.cms.hhs.gov/schip/
- Pay for vaccines out of pocket – an estimated list of pediatric vaccine costs is available at http://www.cdc.gov/nip/vfc/cdc_vac_price_list.htm

Got a question? Email us at cispimmunize@aap.org