

# INSURED Vaccines For Children (VFC) Status Definition and FAQs

Revised 3/13/09

**Insured status definition:** Children whose health insurance covers the cost of vaccinations. Children are considered insured even if they have a high deductible or co-pay resulting in a claim for the cost of the vaccine and its administration being denied.

Children who are insured are not VFC eligible and are not subject to VFC eligibility guidelines.

## **Insured status questions:**

**Q.** Can you clarify what is meant by “private pay” “commercial” and “self pay?”

**A.** “Private pay” or “commercial” is often used to refer to patients who have health insurance through a private health plan. “Self pay” refers to an individual paying out of pocket for health services and is uninsured.

**Q.** What is the VFC status if the child has private insurance in the following circumstances?

**A.**

- Insurance with co-pay – insured, parent or guardian pays co-pay.
- Insurance with un-met deductible – insured, parent or guardian pays up to deductible.
- Insurance but entire bill not reimbursed - insured, and payment is negotiated between the provider and the insurer.
- Insurance but more visits than covered by plan – underinsured if insurance benefit is limited.
- Medicaid as secondary insurance – status of Medicaid. Payment from state Medicaid who will seek reimbursement from primary insurance.

**Q.** What immunization services can a provider bill private insurance or charge their patients?

**A.** Providers enrolled in the Washington State Childhood Vaccine Program cannot charge for the cost of the vaccine. Providers may charge a vaccine administration fee, office visit, storage & handling fees depending on the insurance coverage of the patient. Providers should refer to the state Medicaid office or private insurance plans for specific information about payment.

**Q.** How are American Indian or Alaska Native children are billed if they have private insurance?

**A.** If an American Indian or Alaska Native child has private health insurance the provider should use VFC vaccine for the child and bill the insurance plan the maximum allowable vaccine administration fee (but not bill the insurance for the vaccine).