

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

Revised 3/13/09

**Underinsured status definition:** A child who has private (commercial) health insurance but the coverage does not include vaccines, a child whose insurance covers only selected vaccines (VFC-eligible for non-covered vaccines only), or a child whose insurance caps vaccine coverage at a certain amount. Once that coverage amount is reached, the child is considered underinsured.

Children who are underinsured are VFC eligible and are subject to VFC eligibility guidelines.

## **Underinsured status questions:**

- Q.** How will a provider know if a child is underinsured?
- A.** Providers may not know a child is underinsured unless they contact the plan or until they bill the insurance company. Providers may be able to look up the child's benefit package on-line and determine their status as underinsured at the time of the visit. The vaccine administration fee for the underinsured child is limited to the Centers for Medicare and Medicaid Services cap of \$15.60.
- Q.** What if the child or their parents/guardians don't know if the child is underinsured and the provider finds out only after the claim is submitted and payment denied?
- A.** Once the insurance responds and payment is denied, the child's status can be changed to underinsured in the record. The child could only be billed the maximum Centers for Medicare and Medicaid Services (CMS) allowed amount for an administration fee (\$15.60 currently).
- Q.** If a provider gives private purchase vaccine to a child and later finds out the child was eligible for VFC vaccine because their insurance won't pay for the vaccine, what happens then?
- A.** The provider should document the child's VFC status in the chart, and document and transfer VFC vaccine to his or her private stock to replace the private purchase vaccine given to the VFC child. The transfer should be documented on the provider's monthly accountability report.
- Q.** Can underinsured children be vaccinated in their provider's office?
- A.** Yes. Because Washington is currently a universal state, underinsured children can be vaccinated in their provider's office.
- Q.** If a child is underinsured does that mean they are VFC eligible only at a Federally Qualified Health Center (FQHC) or Rural Health Center (RHC)?
- A.** No. Because Washington is currently a universal state, underinsured children do not need to be referred to a FQHC or RHC. A change in universal may or may not result in underinsured children having to be vaccinated at an FQHC or RHC.

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- Q.** If a child's VFC status is underinsured, can the provider bill the child for the portion of the administration fee the insurance won't pay?
- A.** An underinsured child can only be billed the maximum of the Centers for Medicare and Medicaid Services (CMS) administration fee cap. Currently, the Washington state cap is \$15.60.