

Medical Care Costs

FOR MY PREMATURE BABY

As you begin your parenting journey with a premature baby, you may have concerns about the financial consequences of caring for him or her. Although you are focusing most of your energy on your baby right now, it is important to make time to understand and plan for the costs of your baby's care. The management of your insurance coverage, healthcare deductibles, and unexpected expenses will require attention. You will probably have more options to help with your financial concerns than you are currently aware of.

The more you share your concerns with those you trust, the more others can help you.



If you're covered by private medical

insurance — Speak with your insurance carrier to find out which neonatal intensive care unit (NICU) costs are covered by your plan. Many plans pay for the entire hospitalization, but some insurance carriers do not pay for specific kinds of care, such as that provided by certain specialist physicians. Find out as much as possible about what your insurance carrier expects you to do with remaining costs.

If you're covered by Medicaid — Find out from the NICU social worker or hospital financial representative if there are costs that Medicaid does not pay.

If you need additional insurance — A social worker can help you determine whether you should apply for additional insurance for your child through hospital Medicaid or Social Security insurance programs. Having one of these as a second form of insurance can help you to pay costly medical bills.

Source: Excerpted from the March of Dimes booklet, "Parent: You & Your Baby in the NICU," written in collaboration with Deborah L. Davis, Ph.D., and Mara Tesler Stein, Psy.D., authors of "Parenting Your Premature Baby and Child: The Emotional Journey."

KEEP TRACK OF IMPORTANT NUMBERS

A key to successfully dealing with medical care costs and insurance is staying organized. Keep track of important phone, policy, and account numbers below.

HEALTH INSURANCE PROVIDER

Name: _____

Policy Number: _____

Email: _____

Phone: _____

Fax: _____

Notes: _____

HOSPITAL BILLING DEPARTMENT

Name: _____

Account Number: _____

Contact: _____

Email: _____

Phone: _____

Fax: _____

Notes: _____



Helping Parents



Navigate The Premature Journey

Visit www.specialdeliveryhandlewithcare.com

UNDERSTANDING YOUR INSURANCE

Understanding and handling insurance issues for your baby who was born early can help to keep you focused on what's important — caring for your baby. Look at your policy closely to understand what you might need to pay for your child's NICU stay. Pay close attention to the following in your policy:

- **Hospital Deductible** — You may have expected to pay the deductible yourself, but when your baby stays longer, some plans may charge a second deductible.
- **Hospital Copay** — Many plans have a daily copay for hospital stays. You may be charged a copay for your stay and one for your baby's stay.
- **Co-Insurance** — Some plans ask you to cover a percentage of the hospital costs. The longer your baby stays in the NICU, the higher the amount you could owe.
- **Out-of-Network Charges** — When your child is seriously ill, you want the best possible care. That sometimes means selecting the NICU or specialist in your local area best suited to treat your child. The best place to treat your child may be an out-of-network hospital. That could mean your insurance plan may pay a smaller percentage of the costs.
- **Amounts Over Usual Customary and Reasonable (UCR)** — Your insurance plan pays on a percentage of UCR. When you use out-of-network providers, you are responsible for 100% of the fees above the UCR limit. The UCR rates are often very low compared to what is billed.
- **Maximum Out-of-Pocket Expenses (MOOP)** — Your MOOP expenses may not limit your exposure to the out-of-network charges that exceed the UCR.
- **Policy Limits** — Almost every medical plan limits what it will pay. Check your policy.
- **Flexible Spending Account (FSA)** — The birth of a child is a qualifying life event for eligibility to enroll in a Flexible Spending Account. This account is set up through your employer and you can ask to increase the amount of your contribution to help cover medical expenses.



MANAGING YOUR INSURANCE

During this hectic time, staying organized will help. Try keeping all of your medical and insurance paperwork (such as bills and statements) in one place so that they're easy to find when you need them. The following are some tips for managing your insurance coverage and claims:

- Many healthcare facilities and doctor's offices have a staff member specifically assigned to deal with insurance claims and reimbursement. That person may be able to help you to sort through the process of filing your claims.
- Submit your claims. If claims are denied, ask your insurance carrier if they need more information to process the claim.
- Keep accurate records of all of the claims that you submit. Know what has been paid and what has not. Follow up on unpaid claims with your insurance company's Customer Service Department.

HOW TO FIND HELP

Many kinds of assistance are available to help you manage your finances. There are numerous programs ranging from government-sponsored services to programs offered by national nonprofit organizations.

If you are concerned about your personal finances becoming a burden, consider looking to the following resources for help.

- **Your family** — Family members may be willing to help you with financial basics, like writing checks, paying bills, and keeping track of insurance claims and paperwork. In addition, family and friends may be able to help by providing lower-cost childcare, keeping phone bills or other expenses low, or by donating frequent flyer miles or bonus points on credit cards.
- **Your healthcare team** — Your healthcare team has access to a vast amount of information. They may be able to direct you to local resources or to arrange payment plans.
- **Your hospital** — The hospital that you deal with may be required to provide medical care even if you cannot afford it. Learn more at <http://findahealthcenter.hrsa.gov/>
- **Your employer** — Your employer may be able to mediate between you and your insurer or healthcare provider. Also check with your company's Human Resources Department for any information they may have about programs or services that you or your family could be eligible for.
- **Your state** — The state that you live in most likely has programs that can help with everything from financial planning to prescription drug assistance. Contact your state's Department of Social Services for information and help.
- **Your community** — Civic and service organizations, such as the YMCA, Salvation Army, and Lions Club, may offer aid. Churches, mosques, and synagogues may also help members. Sometimes this help is financial. However, some community groups have volunteer programs that may offer transportation, childcare, or even help with insurance paperwork.
- **Consumer products companies** — Several companies offer financial assistance for products like formula and baby food. Ask your healthcare team if you qualify for any of these programs.
- **Assistance programs** — Many manufacturers and nonprofit organizations offer support for the cost of prescription products for patients without insurance or insured patients with high copays or deductibles.



Additional Resources

The following are links to some websites that may be of help and interest to you.



- For information about available government health services, contact Medicaid at www.cms.hhs.gov/
- Children's Health Insurance Program (CHIP) is a federal government program that gives funds to states to provide health insurance to families who earn too much money to qualify for Medicaid, yet cannot afford to buy private insurance for their children. CHIP coverage provides eligible children with coverage for a full range of health services including regular checkups, immunizations, prescription drugs, lab tests, x-rays, hospital visits and more. Visit www.insurekidsnow.gov or call 1-877-KIDS-NOW for more information.
- NeedyMeds lists medicine assistance programs offered by drug companies at www.needymeds.org
- If your baby needs to travel for specialized medical attention, Air Care Alliance is a national organization that donates air travel to needy patients and their families en route to treatment. Visit www.aircareall.org
- National Association of Hospital Hospitality Houses, Inc. provides lodging and support to families receiving medical care away from home. Visit www.nahhh.org
- The Social Security Administration provides information about Supplemental Security Income (SSI). Your child may be eligible based on medical history and your financial resources. Call 1-800-772-1213 or visit www.ssa.gov
- Visit the official benefits website of the U.S. government, with information on over 1,000 benefit and assistance programs at www.govbenefits.gov
- The Special Supplemental Nutrition Program for Women, Infants, and Children – better known as the WIC Program – serves to safeguard the health of low-income women, infants, and children up to age 5 who are at nutritional risk by providing nutritious foods to supplement diets, information on healthy eating, and referrals to healthcare. Visit www.fns.usda.gov/wic/aboutwic/
- HealthCareCoach.com and PremieCare offer information on their websites and links to resources that may help your family cope with medical bills and insurance claims. Visit www.healthcarecoach.com and www.premiecare.org/

This information is for educational purposes only and is not intended to substitute for professional medical advice. Always consult with a healthcare professional if you have any questions about the health of your child. The third-party websites we reference are not under the control of MedImmune, and access to these websites is at your own risk. MedImmune is not responsible for their accuracy or reliability, and the inclusion of these websites does not constitute an endorsement or approval of any of the contents.

Brought to you by  MedImmune



Texas Parent to Parent

Texas Parent to Parent
3710 Cedar Street, Box 12
Austin, TX 78705-1449
Tel: 866/896-6001

Website: www.txp2p.org

© 2009 MedImmune, LLC MEDI09-MCC