

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 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 PreemieCare 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.preemiecare.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

© 2009 MedImmune, LLC MEDI09-MCC

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

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.