



# How to handle your Underinsured patients after June 30, 2013

**Definition of Underinsured:** A person who has health insurance, but the coverage does not include vaccines or a person whose insurance covers only selected vaccines. Children with deductibles and co-pays are considered insured and NOT underinsured.

**Step 1:** Verify the patient's insurance status down to the vaccine dose level.

**Step 2:** Inform the patient that only certain vaccines may be covered.

**Step 3:** Discuss the two options for the uncovered recommended vaccines.

Option 1: Vaccinate using private stock and bill the patient out-of-pocket.

Option 2: Refer the patient to a facility with the ability to provide the uncovered recommended vaccines at no cost.

## If the patient chooses Option 1: Pay for vaccine out-of-pocket

**Step 4:** Use your private vaccine stock and administer the covered and uncovered vaccines. Charge the patient out-of-pocket for the cost of the uncovered vaccines.

## If the patient chooses Option 2: Referral to a deputized site

**Step 4:** If some of the recommended vaccines are covered by insurance, use your private stock to administer the covered vaccine. You don't want to miss an opportunity to vaccinate.

**Step 5:** Give the patient a list of the recommended uncovered vaccines and tell them to bring the list and their shot record with them to the new facility. Consider using the Underinsured Patient Referral Form\*.

**Step 6:** Provide the patient with a county specific list, from the Underinsured Referral Locations document\*, with all the FQHCs and RHCs, deputized providers and county health department clinics.

**Step 7:** Tell the patient to call before visiting a new provider site to find out if an appointment is necessary.

\* The Underinsured Patient Referral Form and the Underinsured Referral Locations document can be found on the **ADHS website** (<http://www.azdhs.gov/phs/immunization/vaccine-policy-changes.htm>)