

Guide for Providers: Patient Cost and Access to the HPV Vaccine

When patients contact your office to schedule an appointment, they may want to know if you offer the HPV vaccine, what it may cost them and whether up-front payment is required.



North Carolina's State Vaccine Program

North Carolina is a universal-select immunization state, meaning the state provides all required vaccines to public and private medical providers for all children from birth through 18 years of age at no charge, regardless of insurance status. In addition, children who qualify for the federal Vaccines for Children (VFC) program are eligible to receive all of the recommended vaccines, free of charge. HPV vaccine is recommended, but not required for girls 9 – 26 years old, however the state vaccination program provides this vaccine only for females 9 through 18 years of age. For more information on VFC visit: <http://www.immunizenc.com/VFC NC.htm>

When is a patient eligible for VFC vaccine?

All children under the age of 18 who qualify can receive required and recommended vaccines as part of VFC. **To qualify to receive a recommended VFC vaccine, like the HPV vaccine, a child must be 18 years of age or younger, and meet at least one of the following criteria:**

- Ⓞ **Medicaid Eligible** - a child who is eligible or enrolled in the Medicaid program,
- Ⓞ **Uninsured** - a child who has no medical insurance coverage,
- Ⓞ **American Indian or Alaskan Native**
- Ⓞ **Underinsured** - Applies to children whose insurance plans do not fully cover the cost of vaccines (independent of co-pays, deductibles and administration fees), or
- Ⓞ **Unaccompanied Minor without Proof of Insurance** - Applies only to those presenting at a local health department Title X (family planning) clinic.

NOTE: VFC only covers HPV vaccine for girls 9 through 18 years of age. No VFC vaccine should be given to girls after their 19th birthday even if they have already started the HPV vaccine series.

What is the cost to the patient for a VFC vaccine?

Though private practices may assess an administration fee for giving a dose of state-supplied vaccine (that should not exceed the pre-determined limit set by Medicaid), patients should not be denied access to vaccine due to a stated inability to pay this fee. Local health departments may not charge an admin fee to the patient, but may bill the patient's insurance plan.

What if our agency doesn't participate in the Vaccines for Children Program?

Refer your patient to the local health department in your county. No appointment is necessary.

Private HPV Vaccine Supply

What if a patient is not eligible for the state program HPV vaccine?

She should receive privately-purchased dose of the HPV vaccine. Most large insurance plans cover the costs of recommended vaccines. Contact a patient's health insurance plan to get the most accurate information on her coverage. *Don't forget: if her insurance plan doesn't fully cover the cost of vaccines, she is eligible for VFC as underinsured (more details available on the next page about being underinsured).

For girls who need more information about their insurance plan to determine coverage for HPV vaccine, some of the questions that you may ask an insurance provider include:

1. Does the patient's health insurance provide coverage for the HPV vaccine?
2. Are there any restrictions on coverage? If so, what are the restrictions?
3. Will she have to pay for anything? For example:
 - ⌚ Co-pay or co-insurance? If so, what amount?
 - ⌚ Deductibles that may apply to the HPV vaccine? If so, what amount?
 - ⌚ Extra cost if an out-of-network provider is used? If so, what amount?
4. Is there an annual coverage maximum (such as a limit on wellness or preventive services) that may affect my coverage for the HPV vaccine? If so:
 - ⌚ What is the coverage maximum?
 - ⌚ What is the current balance against the coverage maximum?

What about girls who are 19 or older?

For 19 and 20 year old females on Medicaid (Health Check), Medicaid will pay for the HPV vaccine and associated admin fees.

The pharmaceutical company who distributes Gardasil®, the only currently available HPV vaccine, has a vaccine assistance program that may be able to help your patients who **do not have health insurance** and are over the age of 18. You can find out more about this program on their website at www.merck.com/merckhelps/vaccines/home.html or calling (800) 293-3881, 8:00 AM-8:00 PM EST.

Where can we send our patients to get the HPV vaccine if we don't have it?

Refer them to the local health department.

The Cumberland, Harnett, and Robeson County Health Departments:

- ⌚ Have both state-supplied and privately purchased vaccine.
- ⌚ No appointment is necessary.
- ⌚ Do not required patients to pay up-front when insurance is going to be filed.
- ⌚ Patient can have an 'immunization only' visit.
- ⌚ Cannot charge an admin fee to the patient, but may bill their insurance plan.

The Richmond County Health Department:

- ⌚ Has both state-supplied and privately purchased vaccine.
- ⌚ No appointment is necessary. (starting July 20th, 2009, appointments will be required)

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- ⌚ Patients are asked to pay up-front for the cost of the HPV vaccine when insurance is going to be filed.
- ⌚ Patient can have an 'immunization only' visit.
- ⌚ Cannot charge an admin fee to the patient, but may bill their insurance plan.

Contact information for local health departments in Harnett, Cumberland, Richmond, and Robeson included on the following page.

<p>Cumberland County Health Department 227 Fountainhead Lane Fayetteville, NC 28301 (910) 433-3658 Monday - Thursday: 8am - 12pm, 1pm - 4pm; Friday - 8am - 12pm</p>	<p><i>Insurances Accepted:</i> Blue Cross Blue Shield NC Health Choice Medicaid</p>																		
<p>Harnett County Health Department 307 Cornelius Harnett Boulevard Lillington, NC 27546 (910) 893-7550 Agency Hours M - F: 8am - 5pm Clinic Hours M - F: 8am - 4pm www.harnett.org</p>	<p><i>Insurances Accepted:</i> Blue Cross Blue Shield NC Blue Cross Blue Shield SC BlueChoice South Carolina Cigna Health Choice Medicaid Medicare United Health</p>																		
<p>Richmond County Health Department 127 Caroline Street Rockingham, NC 28379 (910) 997-8300 Agency Hours: M-Th: 8am-6pm; Fri: 8am-5pm Clinic Hours: M-Th: 8am-5pm; Fri: 8am-11am</p>	<p><i>Insurances Accepted:</i> Blue Cross Blue Shield NC Cigna Health Choice Medcost Medicaid</p>																		
<p>Robeson County Health Department 460 Country Club Road Lumberton, NC 28360 (910) 671-3200 Clinic Hours: M - Thurs: 8am - 5pm, Fri: 8am - 12pm</p>	<p><i>Insurances Accepted:</i></p> <table style="width: 100%; border: none;"> <tr> <td style="width: 70%;">Humana</td> <td></td> </tr> <tr> <td>Aetna</td> <td>Medcost</td> </tr> <tr> <td>Blue Cross Blue Shield NC</td> <td>Medicaid</td> </tr> <tr> <td>Blue Cross Blue Shield SC</td> <td>Medicare</td> </tr> <tr> <td>BlueChoice SC</td> <td>TriCare</td> </tr> <tr> <td>Carolina Care Plan</td> <td>United Health</td> </tr> <tr> <td>Cigna</td> <td>Wellpath</td> </tr> <tr> <td>Coventry</td> <td></td> </tr> <tr> <td>Health Choice</td> <td></td> </tr> </table>	Humana		Aetna	Medcost	Blue Cross Blue Shield NC	Medicaid	Blue Cross Blue Shield SC	Medicare	BlueChoice SC	TriCare	Carolina Care Plan	United Health	Cigna	Wellpath	Coventry		Health Choice	
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