

Quick View of VFC Eligibility and Insurance Coverage Situations

Child's Insurance Status		VFC Eligibility Category	VFC Vaccine	Private Vaccine
Medicaid	Enrolled in Medicaid	Medicaid	X	
	Primary insurance plan with Medicaid as secondary insurance	Medicaid - Administer VFC vaccines and bill Medicaid for the administration fee. This option is preferred as it provides the least out-of-pocket expense for the family.	X	
	Health insurance covers all vaccines, but has not yet met plan's deductible or paid for other services received at visit AND has Medicaid as secondary insurance	Medicaid	X	
	Has Medicaid and is American Indian/Alaska Native	Medicaid or American Indian/Alaska Native - Selecting Medicaid is least expensive option for the family since the administration fee can be billed to Medicaid.	X	
AI/AN	American Indian (AI)/Alaska Native (AN)	American Indian / Alaska Native	X	
	American Indian (AI)/Alaska Native (AN) with no health insurance coverage	American Indian / Alaska Native or Uninsured ¹	X	
Uninsured	Has no health insurance coverage	Uninsured ¹	X	
	Enrolled in a Health Care Sharing Ministry	Uninsured. ¹ Most medical sharing plans are not considered health insurance and are exempt from Affordable Care Act (ACA) requirements.	X	
Underinsured³	Has health insurance but plan does not cover any vaccines	Underinsured ^{1, 2, 3}	X	
	Has health insurance plan that does not cover all ACIP-recommended vaccines	Underinsured ^{1, 2, 3}	X	
	Has health insurance covering all vaccines but the plan has a fixed dollar limit or cap on amount of coverage	Insured until the fixed dollar limit is met. Underinsured after the fixed dollar limit has been met. ^{1, 2, 3}	X	X
Birth Hospitals	All insurance statuses	Birth dose Hepatitis B is available for the whole birth cohort regardless of insurance status.	X	
Insured - Not VFC Eligible	Has health insurance covering all vaccines, but has not yet met plan's deductible or paid for other services received at visit.	Insured - Not VFC Eligible. This applies even when reimbursement is denied for the cost of the vaccine and its administration because the plan's deductible has not been met.		X
	Has health insurance covering all vaccines. Child is referred to LPHA by private clinic when parent cannot afford clinic fees because the plan's deductible has not been met or the private clinic does not stock private vaccines.	Insured - Not VFC Eligible. Children are not automatically considered VFC eligible when seeking vaccines at a local public health agency. All children must be screened for eligibility. VFC vaccine can only be administered to VFC eligible children.		X
	Enrolled in the Healthy and Well Kids in Iowa (Hawki) program.	Insured - Not VFC Eligible. Medicaid MCOs are responsible for vaccine payment for enrolled members.		X

1. Provider may charge an administration fee per vaccine at the time of service. See VFC Operations Guide for current administration fee.
2. Before administering a vaccine, providers must verify if the child's health insurance plan covers ACIP-recommended vaccines. If the provider cannot verify vaccination coverage, the child is considered insured and not eligible to receive VFC vaccines at the immunization encounter.
3. Eligible to receive vaccines only if they are served by a Federally Qualified Health Center (FQHC), Rural Health Clinic (RHC) or Local Public Health Agency (LPHA).