Before taking children to get their immunizations, parents should check their insurance coverage.

If insurance covers the cost of vaccinations, even if it includes a high deductible or co-pay, the insurance company will be billed for the child's vaccinations.

"Before scheduling vaccinations, it's important to know how your children's immunizations are covered under your insurance policy and wellness benefits," explains Jamey Keen, public health nurse. "With the new federal policy, if you have not met your deductible, you may be required to pay out of pocket for your children's vaccinations

Free vaccines will no longer be available to fully-insured individuals. Providers state-wide will be required by the new federal policy to bill individual insurance companies for vaccinations for those with insurance coverage.

"To comply with the new federal mandate, Southwest Nebraska Public Health Department is currently developing a system to bill insurance companies for immunization," states Myra Stoney, Director. "We will have a private stock of vaccines for those who are insured starting Oct. 1, 2012 and encourage everyone to participate in our Vaccine for Children clinics."

"Filling gaps is our goal in local areas where services may not be provided," confirms Jamey Keen, Public Health Nurse. "There are many providers in Southwest Nebraska ready to serve the immunization needs of children including medical clinics, Southwest Nebraska Public Health Department and Red Willow County Health Department." SWNPHD serves all children in the eight-county district with clinic locations in McCook, Hayes Center and Curtis.

"Access and convenience are important in removing barriers to needed healthcare services," shares Keen. "It is our desire to serve with the family's best interest in mind. Centralizing medical care of your family and developing a strong patient-provider relationship is crucial."

New guidelines from the Centers for Disease Control and Prevention (CDC) that take effect Oct. 1 will limit Nebraska's Vaccines for Children (VFC) program to children 18 and under, who are Medicaid-enrolled, uninsured, American Indian or Alaska Native.

The CDC defines fully-insured as: "Anyone with insurance that covers the cost of vaccine, even if the insurance includes a high deductible or co-pay, or if a claim for the cost of the vaccine and its administration would be denied for payment by the insurance carrier because the plan's deductible had not been met."

For questions or more information regarding clinic dates and times or to schedule an immunization appointment, contact Jamey Keen, Public Health Nurse at Southwest Nebraska Public Health Department at 308-345-4223.

Additional information is also available at www.swhealth.ne.gov or on Facebook and Twitter. Southwest Nebraska Public Health Department (1 block north of Arby's) serves Chase, Dundy, Frontier, Furnas, Hayes, Hitchcock, Perkins and Red Willow counties.