

How to Pay for Your NICU Stay

by Erika Goyer, Hand to Hold's Family Support Navigator



Call your employer. Let them know what is going on. If you are a working parent, ask to speak to someone in Human Resources about your insurance coverage, what time off you have, how to access temporary disability insurance, and if your workplace offers time off through the Family Medical Leave Act. If you have recently lost your job, you may be able to access health insurance from your former employer through COBRA.

Ask about perinatal coverage. Whether you are in the hospital waiting to deliver or already in the NICU, you should be thinking about your perinatal care. Many states offer free or low-cost programs for mothers to cover your health care and postpartum follow-up. Call your State Department of Health Services or the WIC Perinatal Program to ask questions.

- For a list of free or low-cost prenatal and perinatal insurance programs contact your State Department of Health Services or call 1-800-311-BABY.
- Find Your State's toll free WIC Perinatal Program number online or call the Federal Office at 1-703-305-2286.

Find out if you or your child qualifies for Medicaid. Even if you have private health insurance, it's good to have Medicaid as secondary coverage. The Children's Health Insurance Program or CHIP provides health coverage to children in families with incomes too high to qualify for Medicaid, but can't afford private coverage.

Look at alternative routes to qualifying for Medicaid. Your state may have Medicaid programs which will allow you to receive Medicaid for your child without meeting the strict income limits and financial guidelines. Call your state health agency or visit medicaid.gov to learn more.

- **Supplemental Security Income** If your child is in the NICU and was born at or below a certain birth weight or were small for their gestational age they may automatically be eligible for Medicaid through SSI Disability.
- **Institutional Medicaid.** Institutional Medicaid pays for medical expenses for a child who has a hospitalization longer than 30 days regardless of birth weight or family income. Programs vary from state to state and may not be available where you live. *Be sure to ask your social worker. You must apply for Institutional Medicaid prior to discharge.*
- **Medicaid Buy-In for Children** This program is for families who have a child with a disability, but earn too much money to get traditional Medicaid. Through this program, families can "buy-in" into Medicaid coverage by making monthly payments. Visit your State Department of Health Services website to see if your state offers this program.

- **Health Insurance Premium Payment Programs.** HIPP is a Medicaid program that pays for the private health insurance premiums for certain individuals with high medical costs.
- **Medicaid Waiver Programs** Waiver programs present an opportunity to receive coverage through Medicaid.

Research Other State Programs The USDA’s Food & Nutrition Service underwrites the Women Infant Children nutrition and breastfeeding program. Their website lists toll-free numbers and contact information for each state’s nutrition and breastfeeding coordinators. This program will help you pay for any specially-prescribed formulas, may lend you a hospital grade breast pump and can help you get healthy food for you and your baby. Benefits are usually extended if you are breastfeeding. Peer breastfeeding counselors are available to help. Fathers can apply for their children to receive benefits too.

Find private health coverage for your child. If you need help finding private insurance visit www.healthcare.gov or www.insurekidsnow.gov. These sites offer consumer assistance and information to help you understand your coverage. You will also find the latest information about state and national health care initiatives and what they mean for your family.

Get help with insurance problems Find out about consumer protections, your rights, new coverage options, and ways to manage your health care costs at www.healthcare.gov/using-insurance/.

Child Care Resources and Assistance Child Care Aware is a program of the National Association of Child Care Resource & Referral Agencies, the Office of Child Care, the Administration for Children and Families, and the U.S. Department of Health and Human Services. Call 1-800-424-2246

Maternity Leave Resources

To find out more about your rights in the workplace, visit the U.S. Department of Labor’s resource: **“What to Expect When You’re Expecting (and after the birth of your child)... at Work”**

Or Baby Center’s (Johnson & Johnson’s) web resource: **“Maternity Leave: The Basics”** (Also available in Spanish)

Get personalized help from a parent who has been where you are now. If you have questions or need help, call Hand to Hold’s Family Support Navigator for assistance.

Reach Erika Goyer toll-free at 1-855-424-6428 ext. 1, or Erika@handtohold.org.

Visit the longer online version of the article at: www.handtohold.org/resources/helpful-articles

Important Contact Information

COBRA.....(866) 444-3272

WIC.....(703) 305-2286
Women, Infants & Children
www.fns.usda.gov/wic/

Medicaid & CHIP.....(877) 543-7669
medicaid.gov
insurekidsnow.com

SSI Disability.....(800) 772-1213
Supplemental Security Income
www.ssa.gov

Find your State Dept. of Health
.....(800) 311-BABY
Insurance Help and Information
www.healthcare.gov