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NEWS

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Illinois Department of Insurance encourages insurers to cover administration of H1N1 flu vaccinations

Cost of vaccine to be covered by federal government

CHICAGO – The recent wave of H1N1 flu cases at college campuses across the United States is the latest indication that this year’s flu season presents unique and significant public health challenges. As local, state, and national health officials take steps to minimize the impact of a possible H1N1 flu epidemic, the Illinois Department of Insurance is encouraging health insurers in the State to provide first-dollar coverage for the H1N1 flu vaccination.

“Insurers across the country have recognized that the nominal costs associated with administration of the H1N1 vaccine can yield substantial public health benefits,” said Michael T. McRaith, Director of the Illinois Department of Insurance. “In order to ensure the protection of our most vulnerable residents – including young people, pregnant women, and those with underlying conditions – the Department of Insurance urges all Illinois health insurers to provide first-dollar coverage for administration of the H1N1 vaccine.”

The U.S. Department of Health and Human Services has announced it will provide the H1N1 vaccine – approved for distribution in mid-October – to doctors, clinics, and health departments free of charge. Consumers, however, may find that administration of the vaccine is not covered by their health insurance policy or that a cost-sharing requirement, such as a co-payment or deductible, may apply. The Department encourages health insurers not to ask individuals to bear these out-of-pocket costs that could deter consumers from receiving the vaccine’s protection. By reducing the risk of serious illness, the vaccine may not only safeguard individual health status, but will reduce health care costs arising from the H1N1 virus.

More Information

The Department’s mission is to protect consumers by providing assistance and information, by efficiently regulating the insurance industry’s market behavior and financial solvency, and by fostering a competitive insurance marketplace. The Department assists consumers with all insurance complaints, including health, auto and homeowners. Consumers in need of information or assistance should visit the Department’s Web site at www.insurance.illinois.gov or call our Office of Consumer Health Insurance at (877) 527-9431.

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