

## **Resources to Help Pay for Healthcare**

### *For families with babies in the NICU*

*This handout gives ideas and resources to help families pay for their baby's stay in the Neonatal Intensive Care Unit (NICU).*

The intensive care your baby receives in the NICU is costly. For some families, the medical bills can be overwhelming. Here are some ideas and resources to help you pay for your baby's care. Please ask to talk with the NICU social worker if you have any questions.



*NICU care providers are dedicated to providing the highest quality care for your newborn.*

### **Talk with Your Employer**

Tell your employer what is going on. Talk with someone in Human Resources about:

- Your insurance coverage through your employer
- If your employer has short-term disability insurance and how to access it

If you recently left your job, you may be able to continue your health insurance from your former employer through COBRA (Consolidated Omnibus Budget Reconciliation Act). COBRA is a federal law that may allow you and your immediate family members to stay on an employer-sponsored health plan. To learn more, visit the website of the Washington State Office of the Insurance Commissioner at [www.insurance.wa.gov/your-insurance/health-insurance/lost-coverage/what-is-cobra](http://www.insurance.wa.gov/your-insurance/health-insurance/lost-coverage/what-is-cobra).

### **Find Out if Your Baby Qualifies for Medicaid**

Even if you have private health insurance, it is good to have Medicaid as secondary coverage. The Children's Health Insurance Program (CHIP) provides health coverage to children when their family's income is too high to qualify for Medicaid but they cannot afford private insurance.

### **If You Live in Washington State**

To see if you and/or your baby qualify for Washington Medicaid, called *Apple Health*, visit one of these websites:

- [www.dshs.wa.gov/onlinecso/applying.shtml](http://www.dshs.wa.gov/onlinecso/applying.shtml)
- [www.wahealthplanfinder.org](http://www.wahealthplanfinder.org)

### **If You Live Outside Washington State**

To learn more about Medicaid options in your state:

- Visit [www.medicaid.gov](http://www.medicaid.gov)
- Visit [www.insurekidsnow.com](http://www.insurekidsnow.com)
- Call 877.543.7669

### **Look for Other Ways to Qualify for Medicaid**

Washington state has Medicaid programs that may allow you to receive Medicaid for your baby without meeting strict income limits and financial guidelines. These programs include:

- **Supplemental Security Income (SSI):** If your baby is in the NICU, SSI Disability may help if your baby was either:
  - Born at or below a certain birth weight
  - Small for your baby's gestational age
- **Medicaid Long-Term Care/K01:** Medicaid Long-Term Care may pay for medical costs for children who are in the hospital longer than 30 days, regardless of their birth weight or family income. You can apply for Long-Term Care/K01 up to 60 days after the baby is discharged, but **we encourage you to apply before your baby is discharged.**

If your baby meets the medical criteria for SSI, but you will be over the family income qualifications once your baby is discharged, we encourage you to apply for both SSI and K01. The NICU social worker can help you apply for these programs.

### **Research Other Medical Insurance Options**

Most states also offer free or low-cost programs for mothers to cover their healthcare and postpartum follow-up.

- Call your State Department of Health Services
- Go to [www.healthcare.gov/using-insurance](http://www.healthcare.gov/using-insurance)
- Call 800.311.BABY (800.311.2229)

## Find Out if You and/or Your Baby Qualify for WIC

The WIC (Women Infant Children) nutrition and breastfeeding program:

- Can help you pay for formula
- May lend you a hospital-grade breast pump
- Can help you get healthy food for you and your baby

WIC benefits are usually extended to mothers who are breastfeeding. Fathers can also apply for their children to receive benefits.

If you live in Washington state and want to apply for WIC, or to see if you qualify, visit:

- [www.doh.wa.gov/YouandYourFamily/WIC/ApplyforWIC](http://www.doh.wa.gov/YouandYourFamily/WIC/ApplyforWIC)
- [www.doh.wa.gov/YouandYourFamily/WIC/Eligibility](http://www.doh.wa.gov/YouandYourFamily/WIC/Eligibility)

If you live outside Washington state:

- Find your state's toll-free WIC program number online at [www.fns.usda.gov/wic](http://www.fns.usda.gov/wic)
- Call the Federal Office at 703.305.2746

## Help Paying for Local Lodging and/or Transportation

If you have Medicaid, you may be eligible for help paying for local lodging and/or transportation. Talk with the NICU social worker to learn more.

## Parental Leave Resources

Ask your employer's Human Resources staff about time off through the Federal Medical Leave Act (FMLA) or the Washington State Family Leave Act. To find out more about your rights in the workplace, read:

- "What to Expect When You're Expecting (and after the birth of your child) ... at Work." This resource is on the U.S. Department of Labor's website. Go to [www.dol.gov/oasam/programs/crc/2011-pregnancy-discrimination.pdf](http://www.dol.gov/oasam/programs/crc/2011-pregnancy-discrimination.pdf).
- "Maternity Leave: The Basics" at [www.babycenter.com/0\\_maternity-leave-the-basics\\_449.bc](http://www.babycenter.com/0_maternity-leave-the-basics_449.bc). This article on the BabyCenter website is also available in Spanish.

## To Learn More

- Ask to talk with the NICU social worker.
- Visit the Hand to Hold website, [www.handtohold.org](http://www.handtohold.org). Call the Family Support Navigator at 855.424.6428 or read articles at [www.handtohold.org/resources/helpful-articles](http://www.handtohold.org/resources/helpful-articles).

### Questions?

Your questions are important. Call your doctor or healthcare provider if you have questions or concerns.

Neonatal Intensive Care  
Unit: 206.598.4606