

# Insurance Coverage for Formula



Your child's insurance may or may not pay for their formula. This sheet has tips on how you might get help paying for your child's formula.

## Who should I contact?

### Your insurance company

Have your policy number when you call. Ask the insurance company if your child's formula is covered. They may ask if the formula is given by mouth or by a feeding tube.

### The formula company

Many formula companies can help you. They might talk to your insurance company for you. Go to their website or call them to ask if they can help.

## What do I need to do if the formula is covered?

Ask for the exact steps you must take to get it paid for. They may need information from the doctor or the dietitian. Make sure you understand how you should buy the formula. You may have to:

- Buy it on your own and turn in the receipts to be paid back.
- Order the formula through a home care company.

## What if the formula is not covered?

Ask the insurance company how to **appeal** the denial. A letter may be needed. **Keep your receipts** while you appeal. Some insurance companies may reimburse you for formula you bought during the appeal process.

Be sure to make a list of what information is needed. Then call your dietitian. When you talk to the dietitian be sure to include:

- Name of insurance company.
- Group and policy number.
- Name of the family member who carries the insurance.
- Insurance department information. Include the name of the department, the contact person, and the fax number.
- The full name, flavor, and amount of formula needed.
- Any other information the insurance company needs.

## What if I have to pay for the formula?

It may turn out that the insurance company does not cover formula. **If formula is not covered, you may have to pay for it. This is called an out-of-pocket expense.**

These tips may help you save money.

- If you receive WIC or FoodShare benefits, those can be used to buy formula.
- Formula may cost less if you buy it direct from the company that makes it. This can be done through an 800 number or a web site.
- Some families use a Flexible Spending Account to buy formula with pre-tax dollars. Talk to your insurance plan administrator to see if this is an option for you. You may be able to set up an account through your bank.

- Katy's Kloset in Waukesha, WI often has formula donated to them. They give out the formula on a first-come first-serve basis. There is no charge. Go to <http://teamupwithfamilies.org> for more information.
- Some formula companies have programs that help pay for formula. Go to the company's web site or call their customer service number for more information.
- Some food banks have formula. Check with your local food bank to see what they have.
- Check to see if there are other community food programs in your area.

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Dietitian

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Phone

**ALERT:** Call your child's doctor, nurse, or clinic if you have any questions or concerns or if your child has special health care needs that were not covered by this information.

**This sheet was created to help you care for your child or family member. It does not take the place of medical care. Talk with your healthcare provider for diagnosis, treatment and follow-up.**