

Access to Synagis

With each RSV season for the first couple of years, families of preemies live in fear of their medically fragile child getting sick and being hospitalized.

Thanks to the drug Synagis, parents of preemies have a tool that can aid them during the perilous season of RSV where even the most diligent parent cannot keep their full-term baby 100% safe from illness.

Yet with the 2009 AAP Guidelines being approved by insurance companies, Synagis is being limited in dosage and in overall approval to premature infants. End result, many premature babies are often rejected for coverage, leaving parents to pay out of pocket based on a doctor's recommendation or forego the drug and risk hospitalization.

Do not give up automatically. Never assume denial of coverage is the final answer. Here are some tips to get the insurance company rethinking your claim:

- **Ask for an expedited review of the denial.** Contact your insurance company and ask why the claim was denied. Take notes. Then ask them for an expedited review of the case. This is basically like a second review and because you say expedited they should honor your request considering the urgency of timing and such. Also they might balk at that review because they have to pay for it to be done.
- **Ask your pediatrician if he/she could contact the Medical Director at your insurance company's plan for the state.** A few minutes of this doctor's precious time could radically alter this denial into an approval. If the Pediatrician believes your baby needs this drug, then he/she can be an important ally in getting the approval on your behalf.
- **Contact your state's Bureau of Insurance to get assistance with this issue.** These groups are state-based agencies that aid in the regulation of insurance companies for auto, health and more. They may be housed under the state's State Corporation Commission. Contact them and give them all of your information (make sure to keep lots and lots of detailed notes of calls/correspondence) and they will review it and then contact the insurance company to see what can be done to resolve the issue at hand.