

Cord Blood Banking: When Your Child Needs Help

In some cases, cord blood banking may be done to help a child that is likely to need it for less than the standard private cost. If you are looking to bank your child's cord blood so that he or she can use it at some point in the future should the need arise, you are likely to pay some pretty steep fees. These fees are in the way of banking and holding the stem cells in case there is a time in your child's life that they need to use them. Yet, what you may not realize is that if you already have a child that may need their sibling's stem cells or another family member may, then you may be able to find help for them through low cost or free banking.

When It's Necessary

When you have cord blood banked in a private means, the only way that it can be used is if you have the need. For that to be considered, the child's sibling may be in need of the transplant right now, the sibling may need the transplant in the future or there may be another family member that is need of a future or current transplant. In fact, if you have a child's sibling that needs a transplant, most medical insurance companies will pay for the harvest of the cord blood. Although you may think they are being nice, it is just that this is likely to be a more cost effective method than others.

Sibling Donor Card Blood Program

This program, The Sibling Donor Card Blood Program, allows for free banking of your baby's cord blood if they meet specific circumstances. Your child's blood can be banked if it is decided that a sibling is in need of a transplant either now or in the future, that the unborn child may need the stem cell transplant to repair a condition they may have that is treatable in this manner or if the unborn child is at an increased risk for some condition that is treatable in this manner. To take advantage of this program, you need to call on the program and apply. There are some costs that may be involved.

If there is another family member that may be in need of cord blood banking, there are organizations that offer some discounted or even free help to them. You should attempt to call on private banks and ask if they provide this type of help. In the case of life threatening conditions, it is likely that they will offer these unadvertised programs to you.