Insurance Coverage of Adult Immunizations

Patients and providers should confirm which providers are in-network providers for vaccinations covered by their insurance plan.

**PATIENT NEEDS VACCINE**

Does the patient have insurance?

- **NO**
  - COVID-19 vaccine?
    - **YES**
      - CDC Bridge Program (vaccines.gov)
        - CDC Bridge Program provides COVID-19 at no-cost to uninsured/underinsured patients. Check Vaccines.gov for locations.
    - **NO**
      - Refer to local health departments or manufacturer
        - State or local health departments may offer vaccines to uninsured or underinsured adults. Manufacturers may have patient assistance programs.

- **YES**
  - Type of insurance coverage?
    - Commercial or Employee-Sponsored
      - Bill to medical or pharmacy benefit
    - Medicaid
      - Bill to medical or pharmacy benefit
      - Effective Oct 1, 2023 all Medicaid plans must cover all ACIP recommended vaccines with no patient cost-sharing.
    - Medicare
      - Type of Medicare insurance?
        - Medicare Advantage Plans With Part D Component
          - All ACIP recommended vaccines
        - Medicare Part B
          - Influenza, pneumococcal, COVID-19, Hepatitis B
            - Tetanus (Td or Tdap) vaccines are covered under Medicare Part B only for wound management.
            - Hepatitis B vaccines are covered by Medicare Part B for patients at intermediate to high-risk of hepatitis B.
            - Only influenza, pneumococcal and COVID-19 vaccines are eligible for roster billing.
        - Medicare Part D
          - All ACIP recommended vaccines except those covered by Part B
            - Medicaid
            - Medicare
            - Commercial or Employee-Sponsored

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1. Some health insurance plans will only cover vaccines through the medical benefit. Some allow pharmacies to bill vaccines through the medical benefit.
2. The Affordable Care Act (ACA) requires commercial and employee-sponsored plans to cover all ACIP-recommended vaccines administered by “in-network” providers.