

Coverage & Cost-Sharing Benefits

Vaccine hesitancy may partially stem from a misunderstanding of out-of-pocket costs[1]

While most insurance plans cover vaccines, the extent of coverage and patient cost-sharing responsibility can differ depending on the type of plan

Commercial[2]	Medicare Part B	Medicare Part D	Medicaid[8]
Per the Affordable Care Act (ACA), non-grandfathered individual and group health plans must cover all ACIP-recommended vaccines when they are administered in-network That coverage begins with the first plan year that starts at least one year after the ACIP recommendation is issued	Medicare Part B covers COVID-19, flu, pneumococcal vaccines, and hepatitis B vaccines[3,4]* Vaccines for treatment of an injury or direct exposure to a disease or condition, such as rabies or tetanus, are also covered[5]	All FDA-approved vaccines not covered by Part B must be covered[6] P&T committees must make a reasonable effort to review within 90 days and make a coverage decision within 180 days of a product's release onto the market[7]	CMS interprets the statutory amendments made by the Inflation Reduction Act (IRA) to require state Medicaid programs to cover FDA-approved vaccines administered in accordance with ACIP recommendations Applies to both fee-for-service and managed care

ACIP=Advisory Committee on Immunization Practices; FDA=US Food and Drug Administration; P&T=Pharmacy and Therapeutics.

*If the patient meets at least one of the following conditions: 1) never received a complete series of hepatitis B shots, 2) patient does not know their vaccination history, or 3) the patient has any other condition that puts them at medium or high risk for hepatitis B (like living with someone who has hepatitis B).

All patients with Medicare or Medicaid insurance, and some with commercial insurance, pay $0 for ACIP-recommended vaccines

Commercial[2,*]	Medicare Part B[3,4,9-11]	Medicare Part D[12]	Medicaid[8]
Patients in ACA-compliant plans will pay $0 out-of-pocket (OOP) when the vaccination is administered in-network	Patients pay nothing if the healthcare provider accepts Medicare	All ACIP-recommended adult vaccines are covered at $0 cost-sharing and excluded from the Part D deductible	Per the IRA, all FDA-approved vaccines administered in accordance with ACIP recommendations will be covered without cost-sharing

***Commercial cost-sharing:** Coverage and OOP costs are determined by individual plans for grandfathered plans.[2]

Insured patients in your practice will likely not face a financial burden for getting vaccines. However, they may not be aware of benefits available through their insurance

Help reduce vaccine hesitancy due to financial barriers by educating patients on coverage and cost-sharing benefits

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