FOR PATIENTS

# Coverage of Vaccines & Cost-Sharing Benefits



## Coverage for most adult vaccines is available to you under private insurance, Medicare, or Medicaid

### Private Insurance[1]

All Health Insurance Marketplace plans and most* private insurance plans must cover certain vaccines without charging a copayment or coinsurance when provided by an in-network provider

### Medicare Part B

Medicare Part B covers COVID-19, flu, pneumococcal vaccines, and hepatitis B vaccines[2,3†]

Vaccines for treatment of an injury or direct exposure to a disease or condition, such as rabies or tetanus, are also covered[4]

### Medicare Part D[5]

Medicare Part D covers all vaccines approved by the FDA that are not covered by Medicare Part B

Shingles vaccine and non–injury-related tetanus, diphtheria, and whooping cough boosters are covered by Part D

### Medicaid[6]

Medicaid covers all vaccines approved by the FDA that are given according to CDC (Centers for Disease Control and Prevention) recommendations

FDA – The U.S. Food and Drug Administration regulates drugs, biological products, and medical devices, among others, to protect public health, and ensures that they are tested for safety, quality, and effectiveness[7]

*Coverage and out-of-pocket costs are made by individual insurance plans and may be subject to change.

†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).

# Most adults with private insurance and all adults with Medicare or Medicaid insurance will pay $0 for CDC–recommended vaccines

## If you have private insurance[8,9]

For most plans, you can expect to pay $0*

If you have questions about your coverage, call the number on your insurance card to contact your insurance company

*Coverage and out-of-pocket costs decisions are made by individual insurance plans and may be subject to change.

If the out-of-pocket costs for vaccines are not affordable, you may be able to get vaccinated at a lower cost or for free. Reach out to local federally funded health centers or your state health department for details. Click here to learn more.

## If you have Medicare Part B or Original Medicare[3,10-13]

Vaccines covered under Part B are provided at $0 cost-sharing when the provider accepts Medicare assignment. No deductible or coinsurance applies

Visit Medicare.gov for more information

## If you have Medicare Part D[8]

CDC-recommended adult vaccines covered under Part D are $0 cost-sharing, and the Part D deductible does not apply when obtained through an in-network pharmacy or provider and billed to the Part D plan

Call the number on your insurance card to contact your plan for more information

## If you have Medicaid[8]

Medicaid programs cover CDC-recommended adult vaccines at $0 cost-sharing when administered according to CDC recommendations

Visit Medicaid.gov for more information

**Questions about coverage or cost?**
Check your plan's member portal or call the number on your insurance ID card

**References: 1.** Affordable Care Act Implementation FAQs - Set 12. Centers for Medicare & Medicaid Services. Updated September 10, 2024. Accessed August 1, 2025. https://www.cms.gov/cciio/resources/fact-sheets-and-faqs/aca_implementation_faqs12 **2.** Preventive & screening services. Medicare.gov. Accessed August 1, 2025. https://www.medicare.gov/coverage/preventive-screening-services **3.** Hepatitis B shots. Medicare.gov. Accessed August 1, 2025. https://www.medicare.gov/coverage/hepatitis-b-shots **4.** Medicare Benefit Policy Manual; Chapter 15. Centers for Medicare & Medicaid Services. Published November 18, 2011. Accessed August 1, 2025. https://www.cms.gov/Medicare/Prevention/PrevntionGenInfo/Downloads/bp102c15.pdf **5.** Medicare Part D Vaccines. Centers for Medicare & Medicaid Services. Published June 2024. Accessed August 1, 2025. https://www.cms.gov/files/document/mln908764-medicare-part-d-vaccines.pdf **6.** Mandatory Medicaid and Children's Health Insurance Program coverage of adult vaccinations under the Inflation Reduction Act. Centers for Medicare & Medicaid Services. Published June 27, 2023. Accessed August 1, 2025. https://www.medicaid.gov/sites/default/files/2023-06/sho23003.pdf **7.** Is it really 'FDA approved'? U.S. Food & Drug Administration. Reviewed May 10, 2022. Accessed August 1, 2025. https://www.fda.gov/consumers/consumer-updates/it-really-fda-approved **8.** How to pay for vaccines. Centers for Disease Control and Prevention. Updated July 10, 2024. Accessed August 1, 2025. https://www.cdc.gov/vaccines/adults/pay-for-vaccines.html **9.** How to pay. U.S. Department of Health and Human Services. Reviewed April 29, 2021. Accessed August 1, 2025. https://www.hhs.gov/immunization/get-vaccinated/pay/index.html **10.** Preventive & screening services. Medicare.gov. Accessed August 1, 2025. https://www.medicare.gov/coverage/preventive-screening-services **11.** Coronavirus disease 2019 (COVID-19) vaccine. Medicare.gov. Accessed August 1, 2025. https://www.medicare.gov/coverage/coronavirus-disease-2019-covid-19-vaccine **12.** Flu shots. Medicare.gov. Accessed August 1, 2025. https://www.medicare.gov/coverage/flu-shots **13.** Pneumococcal shots. Medicare.gov. Accessed August 1, 2025. https://www.medicare.gov/coverage/pneumococcal-shots

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NPUS-AVULBND250018 August 2025
Produced in USA. 0002-0040-80