

# you're covered.

## HOW ARE COVID-19 VACCINES COVERED BY INSURANCE?

VACCINES REMAIN COVERED, FREE OF COST TO YOU.

### For adults covered by...

All private and public programs cover vaccines with ACIP routine age-based, risk-based, and shared clinical decision-making recommendations.

#### Are My COVID-19 Vaccines Covered Free of Cost?

#### Background on Coverage Requirements

##### MEDICAID



**YES.** All COVID-19 vaccines are available to Medicaid beneficiaries with no out-of-pocket costs, as currently stipulated by the American Rescue Plan (ARP) Act.<sup>1</sup>

Updates in the American Rescue Plan (ARP) Act and the Inflation Reduction Act (IRA) require state Medicaid agencies to cover all vaccines recommended by the CDC's Advisory Committee on Immunization Practices (ACIP)—including COVID-19 vaccines—for Medicaid beneficiaries with no out-of-pocket costs.

##### MEDICARE



**YES.** All COVID-19 vaccines are covered by Medicare Part B without cost-sharing.

The Coronavirus Aid, Relief, and Economic Security (CARES) Act stipulates that **Medicare is required by law to cover COVID-19 vaccines at no cost to beneficiaries.** Recent changes to Medicare now ensure that all ACIP-recommended vaccines—both those covered under Part B as well as Part D—are available free of cost to Medicare beneficiaries.

##### TRICARE



**YES.** COVID-19 vaccines are covered by TRICARE for all beneficiaries with no out-of-pocket costs.

TRICARE covers all age-appropriate doses of vaccines—including COVID-19 vaccines—as recommended by the Centers for Disease Control and Prevention (CDC).

##### PRIVATE INSURANCE



**YES.** Those with private insurance, including those with employer-provided health insurance, can access COVID-19 vaccines with no out-of-pocket costs through in-network providers.<sup>2</sup>

Under the Affordable Care Act (ACA), private insurance plans **are required to cover all vaccines recommended for routine use by ACIP free of cost-sharing. This includes COVID-19 vaccines.** Going forward, any COVID-19 vaccines recommended by ACIP—including updated vaccines—will be fully covered by private insurance plans within 15 days of ACIP recommendation.

##### ADULTS WITHOUT INSURANCE



**YES.** Adults (ages 18–64) without insurance can access COVID-19 vaccines free of cost through safety net providers and the CDC's Bridge Access Program, which will include retail pharmacies.

Initially, COVID-19 vaccines will be available through local safety net health care providers, like community health centers. Through the Bridge Access Program, CDC plans to expand access to COVID-19 vaccines for the uninsured at participating retail pharmacies.

<sup>1</sup> Currently, the American Rescue Plan (ARP) Act requires that all states provide Medicaid coverage without cost-sharing for COVID-19 vaccines, effective October 1, 2023, through September 30, 2024. Prior to October 1, 2023, the federal government will match 100% of all state expenditures on COVID-19 vaccine doses and vaccine administration to encourage continuous coverage.

<sup>2</sup> Certain grandfathered (pre-ACA) plans may require cost-sharing for recommended vaccines.

Have more questions about coverage for COVID-19 vaccines?  
Visit [covidvaccineproject.org/covered](https://covidvaccineproject.org/covered)

COVID-19 VACCINE  
EDUCATION and  
EQUITY PROJECT

### For children covered by...

All private and public programs cover vaccines with ACIP routine age-based, risk-based, and shared clinical decision-making recommendations.

#### Are COVID-19 Vaccines Free of Cost for Children?

#### Background on Coverage Requirements

### THE VACCINES FOR CHILDREN (VFC) PROGRAM

The VFC program is a federally funded program that provides vaccines for children who are uninsured or otherwise unable to afford the cost of vaccines. The program supplies over 50% of vaccines for children in the U.S. In addition to providing vaccines free of cost for children without insurance, a child may also receive a vaccine through the VFC program if they are covered by Medicaid or the Children's Health Insurance Program (CHIP).

#### MEDICAID



**YES.** All **COVID-19 vaccines** are available to Medicaid-eligible children through age 19 with no out-of-pocket costs.

Children enrolled in Medicaid receive all ACIP-recommended vaccines—including **COVID-19 vaccines**—through the VFC program. According to provisions in the American Rescue Plan (ARP) Act, once the government supply of COVID-19 vaccines run out, the cost of vaccines for Medicaid-eligible children will be borne by the VFC program.

#### CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP)



**YES.** CHIP is required to cover **COVID-19 vaccines** for children through the age of 19 with zero cost-sharing, which means vaccines are free of cost for those receiving them.

CHIP is a state-run program and therefore how vaccines are covered varies by state. That said, regardless of the type of CHIP coverage a state selects, all states must provide access to ACIP-recommended vaccines—including **COVID-19 vaccines**—free of cost to beneficiaries. Depending on the state's plan type, these vaccines may be covered by CHIP or by VFC.

#### CHILDREN WITHOUT INSURANCE



**YES.** For children under the age of 19 who are uninsured or underinsured (e.g., if the child has health insurance but the plan doesn't cover vaccines), as well as Alaska Native and American Indian children, the VFC Program provides ACIP recommended vaccines—including COVID-19 vaccines—free of cost.

Uninsured and underinsured children can access COVID-19 vaccines free of cost by visiting a provider enrolled in the VFC program or through a public health clinic, a federally qualified health center (FQHC) or a rural health clinic.

#### PRIVATE INSURANCE



**YES.** For children insured through a private plan, including those with coverage through a parent or guardian's employer-provided plan, ACIP recommended vaccines—including **COVID-19 vaccines**—can be accessed with no out-of-pocket costs at in-network providers.

Under the Affordable Care Act (ACA), private insurance plans **are required to cover all vaccines recommended for routine use by ACIP free of cost-sharing. This includes COVID-19 vaccines.** Going forward, any COVID-19 vaccines recommended by ACIP—including updated vaccines—will be fully covered by private insurance plans within 15 days of ACIP recommendation.

#### TRICARE



**YES.** **COVID-19 vaccines** are covered by TRICARE for all beneficiaries with no out-of-pocket costs.

TRICARE covers all age-appropriate doses of vaccines—including **COVID-19 vaccines**—as recommended by the Centers for Disease Control and Prevention (CDC).