

Medicare Coverage of Vaccines

Vaccines covered by Medicare Part B

Medicare Part D covers most vaccines and immunizations, but there are certain vaccinations that are covered by Part B:

- **Flu shots**

- Medicare covers one flu shot every flu season. The flu season usually runs from November through April. Depending on when you choose to get your flu shot, Medicare may cover a flu shot twice in one calendar year.
 - For example, if you got a shot in January 2021 for the 2020/2021 flu season, you could get another shot in November 2021 for the 2021/2022 flu season.

- **Pneumonia shots**

- Medicare covers a first dose if you have never received Part B coverage for a pneumonia shot before. You are covered for a different, second vaccination one year after receiving the first shot.

- **Hepatitis B shots**

- Medicare covers the hepatitis B vaccine if you are at medium or high risk for hepatitis B. If you are at low risk, the shot will be covered under Part D.
 - Medicare considers you at medium or high risk if you, for example, have End-Stage Renal Disease, have hemophilia or diabetes, use injection drugs, live with someone with hepatitis B, or are a health care professional in frequent contact with blood or body fluids during routine work. Other factors may also increase your risk for Hepatitis B. Check with your doctor to see if you're at high or medium risk for Hepatitis B.

- **COVID-19 vaccine**

- Original Medicare Part B covers COVID-19 vaccines with no cost-sharing, whether you have Original Medicare or a Medicare Advantage Plan. You should bring your red, white, and blue Medicare card with you to your vaccination appointment, even if you have a Medicare Advantage Plan.

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Vaccines covered by Medicare Part D

If your provider recommends that you get a vaccine, in most cases it will be covered by your Part D plan (or Medicare Advantage Plan prescription drug coverage). Part D plans must include most commercially available vaccines on their formularies. The only exceptions are those vaccines covered by Part B (see the back of this handout).

The costs of vaccines covered by Medicare Part D

The amount you pay for your vaccine may vary depending on where you get vaccinated. Be sure to check your plan's coverage rules and see where you can get your vaccine at the lowest cost. Typically, you will pay the least for your vaccinations at:

- In-network pharmacies
- A doctor's office that
 - Coordinates with a pharmacy to bill your Part D plan for the entire cost of the vaccination process (the drug and its injection)
 - Or, can bill your plan directly for the vaccination process using an electronic billing system

When you are vaccinated in either of the above settings, you should only need to pay the plan's approved coinsurance or copay for the drug and vaccination process. When you get a vaccine at your doctor's office, ask the provider to call your Part D plan first to find out if your provider can bill your Part D plan directly. If this is possible, you should not have to pay the full out-of-pocket cost and later request reimbursement from your plan.

Otherwise, your provider will bill you for the entire cost of the vaccination (the drug and its injection). You will have to pay the entire bill up front and request reimbursement from your Part D plan. It is important to know that your provider may charge you more than the Part D approved amount for the vaccination, but your plan will only reimburse up to the approved amount—and you may not be refunded by the provider for any amount you pay the provider above the Part D approved amount.

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Protect yourself from fraud related to the COVID-19 vaccine

Scammers quickly adapt their schemes to our changing world. As the number of people affected by the COVID-19 pandemic grows, so does the number of scams related to it. Here are some tips to protect yourself:

- Keep your Medicare number safe and treat it like a credit card. Do not share it in response to unsolicited calls, texts, emails, or home visits. Be suspicious of COVID-19 survey that offer money or gifts in exchange for personal, medical, or financial information. It's probably a scam.
- Remember that you should not be charged for the COVID-19 vaccine.
- Review your Medicare Summary Notices (MSNs) or Explanation of Benefits (EOBs) to look for potential errors or charges for services that you did not receive.
- Medicare has not issued a COVID-19 Medicare card, and anyone contacting you about this is likely attempting to steal your information.
- Contact your doctor or other trusted health care providers if you would like to receive a COVID-19 vaccine or are experiencing COVID-19 symptoms.

Who Can I Contact With Questions?

Ohio State Health Insurance Information Program (OSHIIP): OSHIIP provides individualized and unbiased Medicare counseling and assistance, including about Medicare coverage of vaccines. OSHIIP contact information is on the next page.

Ohio Senior Medicare Patrol (SMP): The SMP can help you prevent, detect, and report health care fraud, errors, and abuse, including COVID-19 scams. SMP contact information is on the next page.

1-800-Medicare: You can also call Medicare for answers to your coverage questions. Call 1-800-MEDICARE (1-800-633-4227, or TTY 1-877-486-2048).

Your health care provider: Ask your health care provider if you are up to date on your vaccines and if they recommend you receive any vaccines.

Your Medicare Plan: Contact your Part D plan or Medicare Advantage Plan to learn which pharmacies are in-network and if you meet the eligibility requirements for a vaccine you may receive.

Finding Your State or Local SHIP and SMP

Ohio Senior Health Insurance Information Program	Ohio Senior Medicare Patrol
800-686-1578	800-488-6070
OSHIPPmail@insurance.ohio.gov	mgallagher@proseniors.org
www.insurance.ohio.gov	www.proseniors.org/ohio-smp
To find a SHIP in another state: Call 877-839-2675 or visit www.shiphelp.org	To find an SMP in another state: Call 877-808-2468 or visit www.smpresource.org

SHIP National Technical Assistance Center: 877-839-2675 | www.shiphelp.org | info@shiphelp.org
 SMP National Resource Center: 877-808-2468 | www.smpresource.org | info@smpresource.org
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