

# DOES INSURANCE COVER RSV VACCINES FOR OLDER ADULTS?

The Centers for Disease Control and Prevention's (CDC) Advisory Committee on Immunization Practices (ACIP) recommends adults aged 60-74 years and older who are at increased risk of severe respiratory syncytial virus (RSV) and all adults 75 years of age and older receive the RSV vaccine. Most private and public health insurance plans cover ACIP-recommended vaccines, including the RSV vaccine, at no cost to you. This coverage includes both age-based and risk-based RSV recommendations for older adults.

## For older adults covered by...

### Are RSV Vaccines Covered Free of Cost?

### Background on Coverage Requirements

#### MEDICAID



**YES.** RSV vaccines are available to Medicaid beneficiaries with no out-of-pocket costs.

The Inflation Reduction Act (IRA) requires state Medicaid agencies to cover all vaccines recommended by the CDC's ACIP for Medicaid beneficiaries with no out-of-pocket costs.<sup>1</sup>

#### MEDICARE



**YES.** Medicare Part D covers RSV vaccines at no cost to beneficiaries. However, since Part D coverage is optional, those who do not enroll in Part D may not have coverage for RSV vaccines.

Medicare Part D (prescription drug coverage) covers the RSV vaccine. There are two ways to get Medicare Part D coverage. Individuals can join a separate Medicare Part D plan if they are enrolled in Part A (Hospital Insurance) and/or Medicare Part B (Medical Insurance). Individuals can also enroll in a Medicare Advantage Plan (Part C) or other Medicare Health plan with drug coverage.<sup>1,2</sup>

#### TRICARE



**YES.** All ACIP-recommended vaccines administered through an authorized provider or in-network pharmacy are covered by TRICARE for all beneficiaries with no out-of-pocket costs.

Both TRICARE and TRICARE for Life cover all age-appropriate doses of vaccines— including RSV—as recommended by the CDC.<sup>3</sup> For Medicare-eligible military veterans receiving care at a Veterans Affairs (VA) facility, VA benefits will cover the RSV vaccine.<sup>4</sup>

#### PRIVATE INSURANCE



**YES.** Those with private insurance, including those with employer-provided health insurance or insurance purchased through the healthcare marketplace, can access RSV vaccines with no out-of-pocket costs through in-network providers.<sup>5</sup>

Under the Affordable Care Act (ACA), private insurance plans are required to cover RSV vaccines recommended by ACIP free of cost sharing.

#### OLDER ADULTS WITHOUT INSURANCE

Adults without insurance may be able to access vaccines free of cost through patient assistance programs or state health departments.

<sup>1</sup> If an individual has both Medicare and Medicaid coverage, Medicare is the primary payer, and Medicaid is the secondary payer.

<sup>2</sup> For more information, visit <https://www.medicare.gov/plan-compare/#/?lang=en&year=2024>

<sup>3</sup> If an individual has both TRICARE for Life (TFL) and Medicare Part D, Medicare Part D is the primary payer, and TRICARE is the secondary payer.

<sup>4</sup> Care outside of a VA facility will require another form of insurance to cover the RSV vaccine.

<sup>5</sup> Certain grandfathered (pre-Affordable Care Act) plans may require cost-sharing for recommended vaccines.

Have more questions about coverage for respiratory vaccines?  
Visit [cveep.org/covered](https://cveep.org/covered)

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