

DOES INSURANCE COVER RESPIRATORY VACCINES?

Nearly all private and public health insurance plans cover all vaccines recommended by the Centers for Disease Control and Prevention's (CDC) Advisory Committee on Immunization Practices (ACIP)—which includes vaccines that protect against COVID-19, flu, pneumococcal disease, RSV, and pertussis (whooping cough)—free of cost to you.

This applies to all vaccines with routine, aged-based, risk-based, catch up, and shared clinical decision-making recommendations from ACIP.

For **adults** covered by...

Are Respiratory Vaccines Covered Free of Cost?

Background on Coverage Requirements

MEDICAID



YES. All ACIP-recommended 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 CDC's ACIP for Medicaid beneficiaries with no out-of-pocket costs.

MEDICARE



YES. Under Medicare, all ACIP-recommended vaccines are covered through either Medicare Part B or Part D without cost-sharing provided the vaccine is administered through an in-network provider. Medicare Part B vaccines include those for flu, COVID-19, and pneumococcal disease. Vaccines for RSV and pertussis (whooping cough) are covered through Medicare Part D.*

Recent changes to Medicare now ensure that all ACIP-recommended vaccines—both those covered under Part B and Part D—are available free of cost to Medicare beneficiaries.

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.

TRICARE covers all age-appropriate doses of vaccines including respiratory vaccines—as recommended by CDC.

PRIVATE INSURANCE



YES. Those with private insurance, including those with employer-provided health insurance or insurance purchased through the healthcare marketplace, can access ACIP-recommended vaccines with no out-of-pocket costs through in-network providers.**

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

ADULTS WITHOUT INSURANCE

Adults without insurance may be able to access vaccines free of cost through patient assistance programs or state health departments. The Bridge Access Program, which provided free COVID-19 vaccines to adults without health insurance, ended in August 2024.

**While all Medicare Part D vaccines are covered free of cost to beneficiaries, Part D coverage is optional, so those opting out of Part D may lack coverage for vaccines not covered under Part B.*

***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

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Champions for
Vaccine Education,
Equity + Progress

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This applies to all vaccines with routine, aged-based, risk-based, catch up, and shared clinical decision-making recommendations from ACIP.

For **children** covered by...

Are Respiratory Vaccines Covered Free of Cost?

Background on Coverage Requirements

THE VACCINES FOR CHILDREN (VFC) PROGRAM

The VFC Program is a federally funded program that provides vaccines for children (18 years old and under) 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 ACIP-recommended vaccines are available to Medicaid-eligible children 18 years old and younger with no out-of-pocket costs.

Children enrolled in Medicaid receive all ACIP recommended vaccines through the VFC Program.

CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP)



YES. CHIP is required to cover all ACIP-recommended vaccines for children 18 years and under 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 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 18 years old and under 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 free of cost.

Uninsured and underinsured children can access ACIP-recommended 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 or plan purchased through the healthcare marketplace, ACIP recommended 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 by ACIP free of cost-sharing.

TRICARE



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

TRICARE covers all age-appropriate doses of vaccines—which includes respiratory vaccines—as recommended by CDC.

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