





DOES INSURANCE COVER PNEUMOCOCCAL VACCINES FOR ADULTS 50+?

Pneumococcal vaccines are recommended for all adults 50 years of age and older, and they are covered by both public and private insurance. Insurance coverage is guided by recommendations from the Centers for Disease Control and Prevention's (CDC) Advisory Committee on Immunization Practices (ACIP).

For adults 50+ covered by...

	Are Pneumococcal Vaccines Covered Free of Cost?	Background on Coverage Requirements
MEDICAID 	YES. Pneumococcal 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. ¹
MEDICARE 	YES. Medicare Part B covers pneumococcal vaccines at no cost to beneficiaries.	Medicare Part B (medical coverage) covers pneumococcal vaccines. Enrollment in Medicare Part B is automatic for those turning 65. ¹
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 pneumococcal—as recommended by the CDC. ² For Medicare-eligible military veterans receiving care at a Veterans Affairs (VA) facility, VA benefits will cover pneumococcal vaccines. ³
PRIVATE INSURANCE 	YES. Those with private insurance, including those with employer-provided health insurance or insurance purchased through the healthcare marketplace, can access pneumococcal vaccines with no out-of-pocket costs through in-network providers. ⁴	Under the Affordable Care Act (ACA), private insurance plans are required to cover pneumococcal 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.	

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

² If an individual has both TRICARE for Life (TFL) and Medicare Part B, Medicare Part B is the primary payer, and TRICARE is the secondary payer.

³ Care outside of a VA facility will require another form of insurance to cover the pneumococcal vaccine.

⁴ Certain grandfathered (pre-Affordable Care Act) plans may require cost-sharing for recommended vaccines.