

Coverage of Influenza and COVID-19 Vaccines Across Healthcare Coverage Options

Most types of health insurance currently cover the influenza vaccine and the COVID-19 vaccine for their members without cost-sharing. There are some plans, however, that do not have vaccine coverage requirements. This chart lays out many common forms of health insurance and which plans are required to cover both the influenza and COVID-19 vaccine. Please note that this chart is not comprehensive—while the majority of Americans are covered by a type of health insurance listed below, there are other types of healthcare coverage not listed. When you get vaccinated, double check that your provider is in-network to avoid extra cost-sharing.

Type of Insurance Coverage	Who is covered?	Coverage of influenza vaccine (Flu Shot)	Coverage of COVID-19 Vaccine
Large Group/Small Group/Employer-sponsored Plan	Individuals (and their families) who receive health insurance as part of their employee benefits. Almost half of Americans have employer-sponsored health insurance.	Covered without cost-sharing. Exception: Some plans “grandfathered” under the Affordable Care Act may not cover vaccines or may cover them with cost-sharing.	Covered without cost-sharing within 15 days of ACIP ¹ recommendation Exception: Some plans “grandfathered” under the Affordable Care Act may not cover vaccines or may cover them with cost-sharing.
Individual Plan	Individuals (and their families) aged 18-64 who do not receive health insurance from another source.	Covered without cost-sharing. Exception: Individual plans not purchased through Healthcare.gov or state marketplaces (including short-term plans, certain types of association health plans and health care sharing ministries) may not cover vaccines or may only cover them with cost-sharing.	Covered without cost-sharing within 15 days of ACIP recommendation. Exception: Individual plans not purchased through Healthcare.gov or state marketplaces (including short-term plans, certain types of association health plans and health care sharing ministries) may not cover vaccines or may only cover them with cost-sharing.
Medicare	Adults over 65 and some younger people with disabilities	Covered through Part B with no cost-sharing for vaccine or administration.	Covered through Part B with no cost-sharing.
Medicaid Expansion	Low-income adults up to 138% of the federal poverty level in states that have adopted Medicaid expansion under the Affordable Care Act.	Covered without cost-sharing.	Covered without cost-sharing.

Standard Medicaid	<p>Eligibility varies by state. Mainly low-income children and parents.</p> <p>Vaccines for Children is a CDC program that provides vaccines to children under age 19 who are either Medicaid-eligible, uninsured, American Indian or Alaska Native.</p>	<p>Coverage and cost-sharing varies by state.</p> <p>Vaccines for Children covers the influenza vaccine without cost-sharing, but providers may charge for administration of vaccine.</p>	<p>Currently, all states cover COVID-19 vaccine without cost-sharing through the end of the COVID-19 Public Health Emergency (PHE). Coverage may change after the end of the quarter in which the PHE ends. After this point, coverage and cost-sharing will vary by state.</p> <p>If the CDC determines that the COVID-19 vaccine will be included in the Vaccines for Children program, the COVID-19 vaccine will be covered without any cost-sharing.</p>
Children's Health Insurance Program	<p>Children and pregnant women whose families have incomes above the Medicaid threshold, but are unable to afford private health insurance. Income eligibility varies by state but is typically between 170% and 400% of the federal poverty level.</p>	<p>Covered without cost-sharing.</p>	<p>If the CDC recommends a COVID-19 vaccine for children, it will be covered without cost-sharing.</p>
Uninsured	<p>Individuals without health insurance may be eligible for vaccines via other state and federal programs.</p>	<p>There is funding for uninsured adults to receive vaccines through Section 317 of the Affordable Care Act. Through Section 317, uninsured adults may be able to receive free vaccines from their state or local health department. This is a limited amount of funding, so not all uninsured adults are able to access the flu shot via Section 317.</p>	<p>Providers that participate in the CDC COVID-19 Vaccination Program are required to administer the COVID-19 vaccine regardless of an individual's ability to pay or coverage status. Individuals may be eligible for receiving a vaccine at no cost as a result of Provider Relief Fund, but this may not be applicable in all cases.</p>

Sources:

- Vaccine Coverage, Pricing, and Reimbursement in the U.S. November 18, 2020. Kaiser Family Foundation. Available at: <https://www.kff.org/coronavirus-covid-19/issue-brief/vaccine-coverage-pricing-and-reimbursement-in-the-u-s/>
- Health Insurance Coverage of the Total Population. 2019. Kaiser Family Foundation. Available at <https://www.kff.org/other/state-indicator/total-population/?currentTimeframe=0&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D>

¹ ACIP is the Centers for Disease Control and Prevention Advisory Committee on Immunization Practices <https://www.cdc.gov/vaccines/acip/index.html>.