



Respiratory Immunization Coverage



The Centers for Disease Control has recently updated its [guidelines](#) for respiratory immunizations, including influenza, COVID-19, and RSV. The CDC recommends that everyone over the age of 6 months receive a seasonal flu vaccine and stay up to date on their COVID-19 vaccinations. RSV vaccines are recommended for adults over 60 after discussion with their doctor. To help prevent severe RSV illness in babies and some toddlers at increased risk, there are options. Individuals who are pregnant can receive a vaccination between 32 and 36 weeks of gestation or children under 8 months, as well as children aged 8-19 months, can receive a preventive antibody. The CDC also recommends that children under 5, adults over 65, and those at increased risk for pneumococcal disease receive a pneumococcal vaccine.

Most types of health insurance cover or will soon cover flu, COVID-19, pneumococcal and RSV immunizations for their members without cost-sharing. Check out the coverage rules for your plan below:



Private Insurance

Most private health plans (including Marketplace plans) cover all immunizations recommended by the CDC without cost-sharing, including flu, COVID-19, pneumococcal and RSV, as long as you go to a provider in your health plan's network.

Exceptions: Plans may take up to a year after new recommendations go into effect to implement this coverage. Because RSV immunizations for adults, pregnant individuals and young children were first recommended between July and September 2023, you should first confirm with your insurer that they are covered without cost-sharing if you are eligible for an RSV immunization. Additionally, certain health plans that existed before the ACA known as "grandfathered" plans as well as short-term plans do not have to cover immunizations.

Medicaid/CHIP

Medicaid and CHIP programs cover COVID-19 vaccines without cost-sharing and as of October 1, 2023, they are required to cover **all** CDC-recommended vaccines without cost-sharing.

Exceptions: Some states are still in the process of implementing this policy, so confirm your coverage for flu, pneumococcal and RSV immunizations.



Medicare

Seasonal flu, COVID-19 and pneumococcal vaccines are covered without cost-sharing by Medicare Part B. The RSV vaccine indicated for adults 60 and older is covered without cost-sharing by Medicare Part D. If patients are charged a vaccine administration fee for the RSV vaccine, they can get reimbursed by Medicare.



Tricare and Veterans Administration (VA)

Tricare – which provides health coverage to people who serve in the military and their families—and the Veterans Administration (VA) cover CDC-recommended immunizations without cost-sharing.

Uninsured

Uninsured and underinsured individuals can receive COVID-19 vaccines without cost through the Bridge Access Program. Under this program, adults without health insurance, as well as adults with health insurance that does not cover COVID-19 vaccines, can receive the COVID-19 vaccine at no cost from participating providers and pharmacies. Visit [vaccines.gov](https://www.vaccines.gov) to find provider locations in your zip code. Adults without health insurance should look for community health clinics and health departments in their area for help accessing other vaccines. Children without health coverage can receive COVID-19, RSV, pneumococcal and flu shots through the Vaccines for Children Program.