

Many Americans frustrated in search for low-cost COVID boosters

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Americans seeking out the new COVID boosters are finding themselves

held back by insurance entanglements and supply delays.

Some insurers have balked at covering the vaccines, with people arriving at shot appointments only to be told that they'll have to pay \$100 or more out of pocket for the jab.

And in other places, booster appointments simply aren't available due to supply shortages.

The situation is largely due to a shift in COVID [vaccine](#) distribution that has occurred following the end of the pandemic emergency, experts say.

"When they're getting new policies off the ground, there's always a little bit of an adjustment period. We're transitioning from the [public health emergency](#) to using the normal processes for covering vaccines," said Arielle Kane, director of Medicaid initiatives for Families U.S., a nonprofit health consumer advisory group.

Jennifer Kates, [senior vice president](#) and director of global health and HIV policy for KFF, said that "we are seeing, with this COVID vaccine, the commercialization process actually happening in real time.

"Up until now, all of the vaccine purchases and all of the payment has all been done by the [federal government](#)," Kates said. "Government purchased all the vaccine. The government ordered all the vaccine and purchased all the vaccine and provided it for free to anyone who needed it.

"Now it's being basically being transferred to the private sector, and the private sector—insurers working with pharmacists and others—has to order a vaccine and deal with the nuances of the insurance system," Kates said.

Kates, who works in Washington, D.C., has run into challenges finding a COVID booster for herself. "I have one next week," she said.

The two companies that make the approved COVID boosters—Moderna and Pfizer—have said they have enough doses to go around, Kates said.

Pfizer has shipped several million doses of its vaccine, while Moderna had 6 million doses available as of late this week, according to the Associated Press.

However, some pharmacies and health networks don't appear to have ordered enough vaccine, or fully established the supply system for getting the jab into arms.

"They have said they have enough supply," Kates said. "But they are going to be responsive to orders being put by the [private sector](#). Companies and organizations have to order the vaccines, which then have to be shipped to them."

CVS Pharmacy told CNN it has had to reschedule some appointments as it receives vaccines on a rolling basis. Walgreens, Rite Aid and Walmart reported similar problems as they worked to guarantee their supplies.

Insurance companies have also contributed to the confusion.

Some insurers are still in the process of updating their billing systems to cover the vaccines, CVS Pharmacy spokesperson Matt Blanchette told the AP.

"Even though insurers and pharmacies have known this was happening for quite a while, the federal government's been talking about it with them for months, almost a year, some are saying their systems are not ready yet," Kates said.

Other insurers are balking at paying for the COVID vaccines, which under the Affordable Care Act should be covered at no cost by nearly all private insurance as well as Medicare and Medicaid, Kates said.

"For anyone in a private plan, you're covered," Kates said. "You are entitled to a no-cost COVID vaccine, starting as soon as they were available."

Washington, D.C. resident Kira Kiessling booked a COVID vaccine appointment in anticipation of an upcoming business trip, but her grocery store pharmacy told her that she'd have to pay out of pocket for the jab, CNN reported.

Kiessling called her insurance company, CareFirst Blue Cross and Blue Shield, and was told the company was having a network-wide problem with billing for all vaccines.

"How many millions of people are going to try to get vaccinated and then just get discouraged or upset and then just not get it?" Kiessling said.

Kates said it's very clear that insurers are on the hook for covering these vaccines at no charge, but there's been some confusion on that point.

"There have been these anecdotes from reports of insurers saying, no, no, we won't cover it yet. We have this amount of time before we have to. And that's just actually not following the requirement," Kates said.

The U.S. Department of Health and Human Services has issued an FAQ stating that new COVID vaccines qualify for immediate insurance coverage, without any waiting period, Kates noted.

"We've heard these stories, and we've contacted the insurers. We've contacted the pharmacists, and we're working with—and to make sure

everyone understands how this works—you should not have to pay out of pocket if you are insured," U.S. Health and Human Services Secretary Xavier Becerra said at a Wednesday press event where he got his own COVID and flu shots.

The industry group America's Health Insurance Plans (AHIP) issued a statement noting that "health insurance providers recognize the importance of these vaccines and continue to encourage everyone to get a COVID-19 vaccine.

"AHIP members are covering the new COVID-19 shots with no cost-sharing when obtained through a network provider," the statement said. "We are working closely with the federal government, pharmacies and other partners to quickly ensure patient access to COVID-19 vaccines with \$0 cost-sharing and address any issues relating to newly added billing codes quickly."

People who go ahead and pay out-of-pocket to get their COVID shot should be able to get reimbursed by their [private insurance](#), Kates said.

Those with an appointment to get a booster should call their [insurance company](#) ahead of time, to make sure they won't encounter any issues at the clinic or pharmacy, Kates suggested.

Both Kates and Kane expect that these insurance and supply hiccups will be resolved quickly.

"I imagine that this will get worked out and smooth out in the next week or two, increasingly getting easier," Kates said.

However, both are concerned that people who aren't overly motivated to get the COVID booster will see these difficulties as a reason to shrug off the jab.

"It's really important that we figure out these snags, because when you have the casual user at the pharmacy who sees a sign that says 'COVID vaccines available here,' you don't want that person to then be like, 'Hey, I'll get a COVID vaccine,' only to be told it's a \$115 copay, because that person isn't going to try again," Kane said.

Kane noted that some major retail pharmacies also are receiving doses from the federal government intended to be offered free to the uninsured.

"Uninsured people may not know that there's a way for them to get the vaccine for free. There's not only the retail program, there's also community health centers all over the country with resources to give uninsured people the vaccines," Kane said.

More information: The U.S. Centers for Disease Control and Prevention can help [consumers find COVID vaccines in their community](#).

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