

Are COVID vaccines still free? Why it's not so simple anymore

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Changes in how COVID-19 vaccines are paid for has already caused some confusion for the first recipients who rushed to take a shot.

The Centers for Disease Control and Prevention recommended last week

that everyone 6 months and older get the new [vaccine](#). The shots began arriving last Wednesday, but some of the first takers were charged in error for their shots, or left without one when they were told they would have to pay. Others trying to set up appointments at free clinics are sometimes finding the [vaccine supplies](#) haven't arrived yet.

Unlike with earlier COVID vaccines, getting this newest shot for free won't be so simple and will require a little planning.

Earlier in the pandemic, the federal government spent billions of dollars of emergency funds to purchase COVID-19 vaccines, which were provided to the public for free.

But with the [public health emergency](#) ending earlier this year, the government is shifting the cost of the shots and administering the shots to the commercial market. Manufacturers have said they will charge \$120 to \$130 per shot, not including any fee to administer the shot.

The good news? The vast majority of Americans will be able to get the new vaccines at no cost through their [private insurance](#) or government payers like Medicare or Medicaid. People who are uninsured can still get a free vaccine dose from public [health](#) sources.

But the key to getting it free will be going to the right place for your insurance situation. With the availability and rollout already hitting snags, it's smart for everyone to doublecheck how and where to get a shot before setting out.

Here's what you need to know:

Private insurance

Anyone covered by [private health insurance](#) should now be able to access

free COVID vaccines through their insurance company's in-network providers, according to Jennifer Tolbert, KFF director for State Health Reform.

If an individual goes to an out-of-network provider—whether that is a pharmacy or a doctor—they could be asked to pay for their shot. Anyone unsure which providers are in-network, should call their insurance company before going, and also call the provider, to be certain the shot will be free.

An early snafu cropped up last week when COVID vaccines first arrived: Some insurers had not yet updated their billing codes, resulting in some people being wrongly charged for the vaccine. A CVS pharmacy spokesperson said some payers were still updating their billing systems and it was not set up quickly enough to cover the earliest vaccine-takers.

A spokesperson for Anthem Blue Cross Blue Shield said, "Due to timing issues, a small number of members' claims were rejected last week because pharmacies had access to the new COVID-19 vaccine early, and our system was prepared based on the CDC timeline communicated for availability of the vaccine." Those claims are being re-processed, and the members will receive their vaccines at a \$0 copay, the spokesperson said. But those who already paid for the vaccine should contact Anthem to get reimbursed because it won't happen automatically.

The uninsured

For people without insurance, the Georgia Department of Public Health will provide the vaccine for free through state and local health departments and community health centers. The Biden administration set up the Bridge Access Program, which will make free vaccines available this fall through community health centers and pharmacies.

There are two components to the Bridge Access Program. Under one component, the CDC will purchase a limited supply of COVID vaccines from manufacturers to distribute to local health departments and community health centers.

In addition to that program, vaccines will be made available through a partnership between CDC and three participating pharmacies: CVS, Walgreens, and eTrueNorth, which contracts with smaller independent pharmacies. CDC will reimburse the pharmacies for each dose administered. They will rely on manufacturers Pfizer and Moderna to follow through on agreements to provide COVID vaccines at no cost to uninsured individuals, according to KFF.

The Bridge Access Program is temporary and scheduled to end in December 2024. Until then, there appears to be sufficient funding to provide free COVID vaccines to anyone who wants one.

Spokespersons for Walgreens and CVS pharmacies said all of their pharmacies will participate in the Bridge Access Program, but some locations might still be waiting for vaccine. Walgreens pharmacies have the vaccine in stock, but CVS said only some of their locations have the shots and more are expected in the coming days.

Meanwhile, local health departments will continue to provide the vaccine for free for the uninsured. The updated COVID vaccine is already at 50 health departments throughout the state and more departments will soon receive the vaccine.

For now, people need to call their local health department or Federally Qualified Health Center to see if it's there and if people can show up for a shot and when.

Medicare, Medicaid and children's coverage

"People with Medicare coverage continue to have access to COVID-19 vaccinations without out-of-pocket costs," according to a spokesperson for the Centers for Medicare & Medicaid Services (CMS). People with traditional Medicare—Medicare Part B—pay nothing for a COVID vaccination if their doctor or other qualified health care provider accepts assignment for giving the shot.

People with Medicare Advantage plans should contact their plan for details about payment for COVID vaccines, but Medicare Advantage beneficiaries will pay nothing for a COVID-19 vaccination if they receive their vaccinations from an in-network provider.

By federal law, adults who are on Medicaid should get the COVID-19 vaccine for free, from providers that take Medicaid.

For children, the Vaccines for Children (VFC) program provides recommended vaccines and immunizations at no cost to about half of the nation's children, according to the CDC.

Vaccines for Children is a federally funded program that gives vaccines to all children including Medicaid-eligible children; kids who are uninsured; kids who are American Indian or Alaska native; and kids whose insurance policy doesn't pay for vaccines. Check with the vaccination provider first to make sure they're participating in the Vaccines for Children program.

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