

# COVID-19 Vaccine Administration Fee Coverage

The COVID-19 vaccine will be provided by the federal government at no cost to providers. However, it is expected that providers will charge a vaccine administration fee. Based on federal guidance, the table below summarizes how we **currently** anticipate vaccine administration fees will be covered.

Type of Insurance	Coverage	Notes
<b>Private Insurance</b> <i>(fully insured and self-funded)</i>  <i>*this also includes those who might be considered underinsured, like those with high-deductible plans</i>	Full coverage, without cost-sharing	Under the CARES Act, the vaccine is considered a “preventive service” meaning it will be covered without cost-sharing. Under interim final rules issued in November by CMS, IRS and DOL, vaccine administration is covered without cost-sharing whether the provider is in-network or out-of-network for the duration of the COVID Public Health Emergency (PHE).
<b>Uninsured</b>	Full coverage, without cost-sharing	Providers are prohibited from charging a patient who cannot pay and so can submit a claim for reimbursement through the federal Health Resources and Services Administration (HRSA) Portal (same federal funding used for COVID testing for uninsured).
<b>Medicare</b>	Full coverage, without cost-sharing	Centers for Medicare & Medicaid Services (CMS) anticipates establishing a unique administration code for each COVID-19 vaccine product. CMS plans to post information on coding, payment, and billing for COVID-19 vaccines and vaccine administration on the CMS website.
<b>Medicaid</b>	Full coverage, without cost-sharing	Vaccine administration codes will be covered without cost sharing, but billing methodologies may vary based on provider type. Please refer to Apple Health Billing Guidelines for further information.

**References:**

1. §4203 CARES Act: <https://www.congress.gov/bill/116th-congress/senate-bill/3548/text?q=product+actualizaci%C3%B3n>
2. CMS Interim Final Rule: <https://www.cms.gov/files/document/covid-vax-ifc-4.pdf>



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