

Updated COVID-19 Vaccines Are Free for Many: Including People without Health Insurance!

Most private health insurance, Medicare, and Medicaid plans cover updated COVID-19 vaccines without cost-sharing.

Private Health Insurance Plans

- The Affordable Care Act (ACA) requires most insurance plans to cover most routine vaccinations recommended by ACIP without cost-sharing for consumers by the plan year beginning one year after the recommendation.
- The CARES Act required coverage of COVID-19 vaccines without cost-sharing for consumers more immediately; COVID-19 vaccines have been covered since early 2021.
- Insurance providers and plans must cover COVID-19 vaccines and their administration without cost-sharing when administered by an in-network provider.
- Only the few legacyed insurance plans are exempt from these requirements and may charge a co-pay for COVID-19 vaccines even in-network.
- Check with your insurance plan to make sure you get your vaccine from an in-network provider.

Medicare and Medicaid

- Medicare Part B covers COVID-19 vaccines without cost-sharing for consumers. This includes Medicare Advantage plans.
- Medicaid plans cover COVID-19 vaccines without cost-sharing for consumers.

How can I find out if my insurance plan covers updated COVID-19 vaccines?

Check your insurance plan for coverage details

- Visit your insurance provider website for coverage details. You may need to register and/or log-in to view your specific insurance plan coverage details.
- Call your insurance provider to ask about coverage. This number might be listed on your insurance card.

Ask your provider if they accept your health insurance plan

- Call your local pharmacy or preferred healthcare provider.
- Give them your insurance plan information. Ask them if they accept your insurance plan and are in your network.
- If they accept your insurance plan, ask if there will be any out-of-pocket costs for an updated COVID-19 vaccine. If the provider is out-of-network, there might be a co-pay or other costs not covered by your insurance plan.

Understanding your insurance plan's coverage

In-network: A healthcare provider that has a contract with your insurance provider (and plan) and may offer discounted rates for services. Most insurance plans cover routinely recommended vaccines without cost-sharing at in-network providers.

Out-of-network: A healthcare provider that does not participate in your insurance plan's network. This means that they do not have a contract with your insurance provider for discounted rates for health services. You may have to pay the entire cost of services or pay more than you would for an in-network provider.

Cost-sharing: The out-of-pocket costs or the amount you owe a healthcare provider after your insurance plan pays for their portion of health service(s). This can include deductibles, coinsurance, and co-pays.

Coverage details differ by insurance plan. Check your insurance plan for your coverage details.



Adults 18 years and older whose insurance plan doesn't cover a COVID-19 vaccine without cost-sharing at in-network providers can get a free updated COVID-19 vaccine through the CDC Bridge Access Program. If your insurance plan covers COVID-19 vaccine costs in-network, you are not eligible to get a free COVID-19 vaccine from an out-of-network provider participating in the Bridge Access Program.



Uninsured? You can still get a free COVID-19 vaccine!

Uninsured adults 18 years and older can get a free updated COVID-19 vaccine through the CDC [Bridge Access Program](#). Additionally, adults whose insurance doesn't cover COVID-19 costs in-network can get a free updated COVID-19 vaccine through the Bridge Access Program. Visit [vaccines.gov](https://www.vaccines.gov) to find a provider participating in the Bridge Access Program.

Children 18 years and younger who are eligible for the [Vaccines for Children \(VFC\)](#) program may get an updated COVID-19 vaccine from a provider enrolled in that program. Parents might be charged a visit fee or administration fee, but will not be turned away for inability to pay the administration fee. Ask your child's provider if they are enrolled in the VFC program.

Tips for people having problems getting a free updated COVID-19 vaccine

- If you had trouble getting a free COVID-19 vaccine before, check again. CDC is working closely with vaccine manufacturers, distributors, and providers to improve COVID-19 vaccine access.
- Call before you go! Reach out to your provider about the cost and availability of COVID-19 vaccines before you schedule an appointment.
- If you have health insurance and think you were incorrectly charged for a COVID-19 vaccine, please contact your insurance provider.
- If you think a healthcare provider incorrectly charged you for a COVID-19 vaccine, please contact that provider directly.