

Ask



LOCAL HELP FOR PEOPLE WITH MEDICARE

SHIP

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Sarah Reimmuth

Q: Will Medicare pay for a seasonal flu shot? How about the H1N1 vaccine? Do I need both?

There is some confusion about flu shots this year because of the H1N1 flu (swine flu). Two separate flu vaccinations exist because the seasonal flu shot does not vaccinate for H1N1.

The CDC (Center for Disease Control and Prevention) recommends that certain people get the 2009 H1N1 flu vaccine first when it becomes available.

These key groups include people who are at higher risk of getting sick or having serious flu complications, those who are likely to come in contact with 2009 H1N1 flu, and those who could infect young infants who cannot be vaccinated themselves.

This includes:

- Pregnant women
- People who live with or provide care for children younger than 6 months of age
- Health care and emergency medical service personnel,
- People 6 months to 24 years of age
- People 25 to 64 years of age who are at higher risk for 2009 H1N1 flu

complications because of an underlying health condition or compromised immune systems

Medicare will cover administration of the 2009 H1N1 flu shot. Medicare will pay for the administration of multiple doses of the H1N1 vaccine if multiple doses are medically necessary. The Part B deductible and coinsurance don't apply to the 2009 H1N1 vaccine or its administration.

The CDC is also encouraging all people to get the seasonal flu shot, even if they are getting the H1N1 vaccination. The seasonal flu vaccine is different from the 2009 H1N1 flu vaccine.

Medicare will pay for the seasonal flu vaccine once per flu season. Medicare covers the cost of the vaccine and its administration by recognized providers. There is no coinsurance or co-payment applied to this benefit, and you do not have to meet your deductible to receive this benefit.

Medicare Part B also covers other immunizations, such as

- Pneumococcal pneumonia vaccine (Pneumonia Shot)
- Hepatitis B Vaccine
- Other vaccines are covered

when they are directly related to the treatment of an injury or direct exposure to a disease or condition. For example, Medicare will cover a tetanus shot.

Medicare Part D generally covers those vaccines not paid for by Parts A or B, such as the shingles vaccine (herpes zoster). The vaccine must be reasonable and necessary for the prevention of illness.

If you do get sick with the flu, there are drugs your doctor may prescribe for treating both seasonal and H1N1 flu called "antiviral drugs." These drugs can make you better faster and may also prevent serious complications.

Contact your doctor for advice on how to treat the H1N1 flu. If you have Medicare prescription drug coverage, antiviral drugs may be covered. Check with your specific Part D plan.

For more information about Medicare reimbursement of vaccines or any other Medicare related question, call SHIP at 1-800-452-4800.

SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance. For assistance, call your local SHIP site to make an appointment or call the state office at 1-800-452-4800 to obtain a list of local SHIP sites.