SHIP
State Health Insurance Assistance Program
Navigating Medicare

ASK SHIP

YOUR MONTHLY MEDICARE Q&A

September, 2026

Q: Does Medicare cover vaccines, such as the Flu shot or the COVID vaccine? Any others?

A: Many vaccines are covered in different ways under Medicare Part B or Part D. You may need to meet certain criteria based on age, risk, and the time frame in which you receive the vaccine or series of vaccines.

The following vaccines are covered by Medicare Part B as a free benefit, meaning without having to pay deductibles or copayments:

COVID-19: Medicare continues to cover COVID-19 vaccines even though the public health emergency ended May 11, 2023.

Flu: Considered an annual vaccination, most people of all ages receive flu shots around flu season, which typically runs October through May with peak activity from December to February.

Hepatitis B: Part B covers the hepatitis B vaccine as a preventive benefit if you're at medium or high risk for the virus.

Pneumonia: Medicare covers the pneumonia vaccine to help protect you against pneumococcal disease, which can cause pneumonia, meningitis, and other infections. Medicare covers either the single-dose vaccine or a two-dose series with the second dose required at least one year later for most people, age 65 and older.

Tetanus Shots: Part B pays for a tetanus shot if you need it as a medical treatment for an injury. Part D or a Medicare Advantage Plan with drug coverage pays for routine preventive tetanus boosters.

The following vaccines are covered for people enrolled in a Part D Plan or Medicare Advantage Plan with prescription coverage. You may have to pay the Part D deductible and co-pays:

Hepatitis: The CDC recommends the hepatitis A vaccine for adults at increased risk for hepatitis A, including people with chronic liver disease or those who have HIV or work in areas with a risk of infection as well as others at high risk.

Hepatitis B: Part D covers this shot for those at low risk for hepatitis B.

RSV: Respiratory syncytial virus (RSV) can lead to pneumonia or bronchiolitis and can worsen other chronic conditions common among older adults such as asthma and chronic obstructive pulmonary disease (COPD). The FDA recently approved the RSV vaccine for adults 60 and older to help protect against contracting the virus.

Shingles: The CDC recommends that everyone age 50 or older get the shingles vaccine. It now recommends two doses of Shingrix for adults 50 and older spaced two to six months apart, even if you previously received Zostavax.

Tdap: This shot protects against tetanus, diphtheria, and whooping cough, also known as pertussis. The CDC recommends getting a Tdap or Td booster every 10 years.

You can track your Medicare-covered screenings and vaccines you're eligible for in Part B in your account at Medicare.gov.

If you have questions related to Medicare, call SHIP at (800) 452-4800, or find SHIP online at Medicare.in.gov. You can also find SHIP on Facebook, Twitter, LinkedIn, Instagram, and YouTube.

The State Health Insurance Assistance Program (SHIP) is a free and impartial counseling program for people with Medicare. SHIP is provided by the Administration for Community Living and the Indiana Department of Insurance. For questions about this article, contact Sarah Peeper, sarahship@thenewcreative.com.