



# SHIP

State Health Insurance  
Assistance Program

Navigating Medicare

# ASK SHIP

YOUR MONTHLY MEDICARE Q&A

August 2023

**Q: Does Medicare cover vaccines? Flu season is coming soon, and I want to be proactive with my health!**

**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. This would include people with diabetes, end-stage renal disease, or hemophilia.

**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.

People who are immunocompromised may receive the second dose sooner.

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. In 2020, Shingrix replaced Zostavax, which is no longer available in the U.S.

**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](https://www.medicare.gov).

Starting in 2023, the Inflation Reduction Act eliminated all out-of-pocket costs for vaccines that the CDC's Advisory Committee on Immunization Practices recommends for adults. In the past, you may have been charged a copayment for vaccines billed to your Part D insurer instead of Part B.

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