



Quartz

Vaccine Insurance Coverage: Understanding the Basics

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Disclosures

Jeremy Fejfar reports having no financial relationships with any commercial interests during the past 12 months.

Presentation Goals

- Understand where Medicare patients should receive vaccines
- Understand where commercially-insured patients should receive vaccines
- Understand which vaccines are covered under Medicare Part B and which are covered under Medicare Part D.

Vaccine Insurance Coverage

- Coverage depends on the patient's insurance
- Coverage and cost will differ by insurance plan
- Medicare and the Affordable Care Act provide guidance for vaccine coverage
- Best advice is to have patient check with their insurance plan for coverage prior to getting the vaccine

Medicare Coverage

- Vaccines are covered by either Part B or Part D
- Best benefit for Part D covered vaccines is at a network pharmacy that can administer vaccines
- Not all pharmacies administer vaccines
- If patient does not have a Part D benefit, there is no coverage for Part D vaccines
- Best advice is to have patient check with their insurance plan for coverage prior to getting the vaccine

Medicare Benefit Policy Manual

Chapter 15 – Covered Medical and Other Health Services

50.4.4.2 - Immunizations

- Vaccinations or inoculations are **excluded as immunizations unless they are directly related to the treatment of an injury or direct exposure to a disease or condition**, such as anti-rabies treatment, tetanus antitoxin or booster vaccine, botulin antitoxin, antivenin sera, or immune globulin. In the absence of injury or direct exposure, preventive immunization (vaccination or inoculation) against such diseases as smallpox, polio, diphtheria, etc., is not covered. However, **pneumococcal, hepatitis B, and influenza virus vaccines are exceptions to this rule**. (See items A, B, and C below.) In cases where a vaccination or inoculation is excluded from coverage, related charges are also not covered.

Medicare Part B

- Examples of Part B covered vaccines:
 - Influenza virus vaccine
 - Pneumococcal pneumonia vaccine
 - Hepatitis B vaccine – for patients at high or intermediate risk only
 - Vaccines directly related to the **treatment** of and an injury or direct **exposure** to a disease or condition
 - Rabies vaccine
 - Tetanus vaccine

Medicare Prescription Drug Benefit Manual

Chapter 6 – Part D Drugs and Formulary Requirements

10.14.3 - Other Vaccine Administration Considerations

- Part D sponsors may implement drug utilization management tools to determine if a vaccine is necessary; however, in the absence of any information showing previous immunization (i.e., claims data), the Part D sponsor should make payment available for a vaccine and its administration consistent with Advisory Committee on Immunization Practices (ACIP) recommendations.

Medicare Prescription Drug Benefit Manual

Chapter 6 – Part D Drugs and Formulary Requirements

FAQ– Are all vaccines covered under Part D?

- No. There are a number of vaccines that remain covered under Part B. For instance, pneumococcal and influenza vaccines are not covered under Part D because of Part B coverage. Hepatitis B vaccine is covered under Part B for individuals at high or intermediate risk; for all other individuals, it would be covered under a Part D benefit. Part B also covers certain vaccines reasonable and necessary for the treatment of an illness or injury. **All other currently available vaccines and all future preventative vaccines could be covered under Part D.**

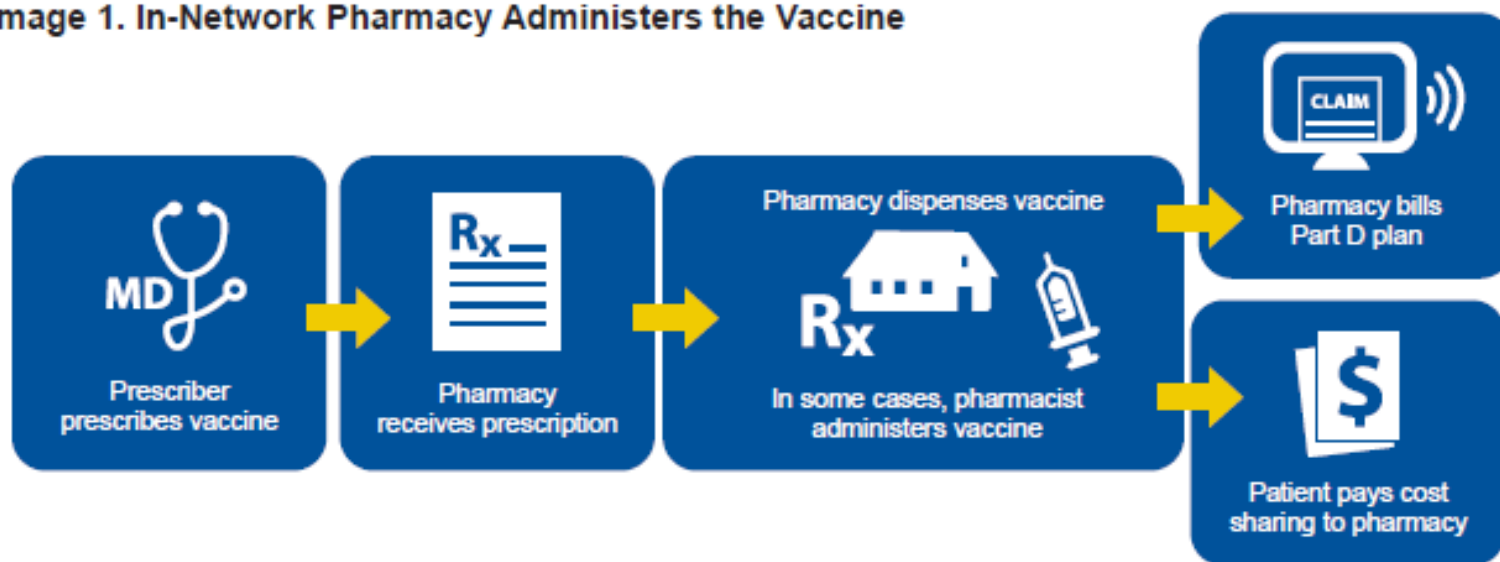
Medicare Part D

- Covers vaccines that are currently available and are reasonable and necessary for the prevention of illness
- Part D covers vaccine and the vaccine administration costs
- Coverage identified through Part D formulary
- Prior authorization, step therapy or quantity limits may apply
- Patients required to pay Part D cost sharing amount
- Best benefit at a network pharmacy that can administer vaccines
- If patient does not have a Part D benefit, there is no coverage for Part D vaccines

In-Network Examples

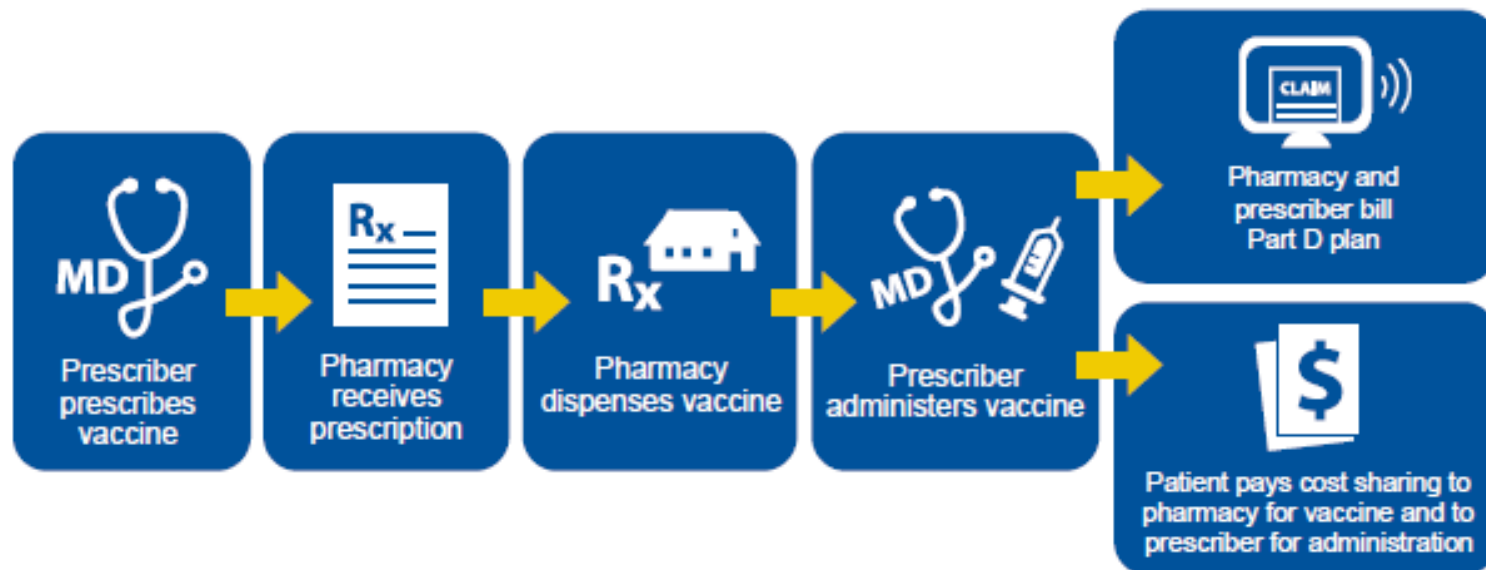
In-Network Administration by Pharmacy: Patients get a prescription from their prescriber and bring it to their local network retail pharmacy (or the prescriber transmits it electronically). In some cases, a pharmacist administers the vaccine (unless prohibited by State law). The pharmacy bills the Part D plan, and patients pay the pharmacy the required Part D cost sharing amount.

Image 1. In-Network Pharmacy Administers the Vaccine



In-Network Pharmacy Distribution to Prescriber: Patients get a prescription from their prescriber and bring it to the pharmacy (or the prescriber transmits it electronically). The pharmacy then fills the prescription, ships or delivers it to the prescriber's office, and bills the Part D plan for dispensing and providing the vaccine. The pharmacy bills the Part D plan, and patients pay the pharmacy the required Part D cost sharing amount and pay the prescriber for administering the vaccine.

Image 2. In-Network Pharmacy Provides Vaccine to Prescriber to Administer

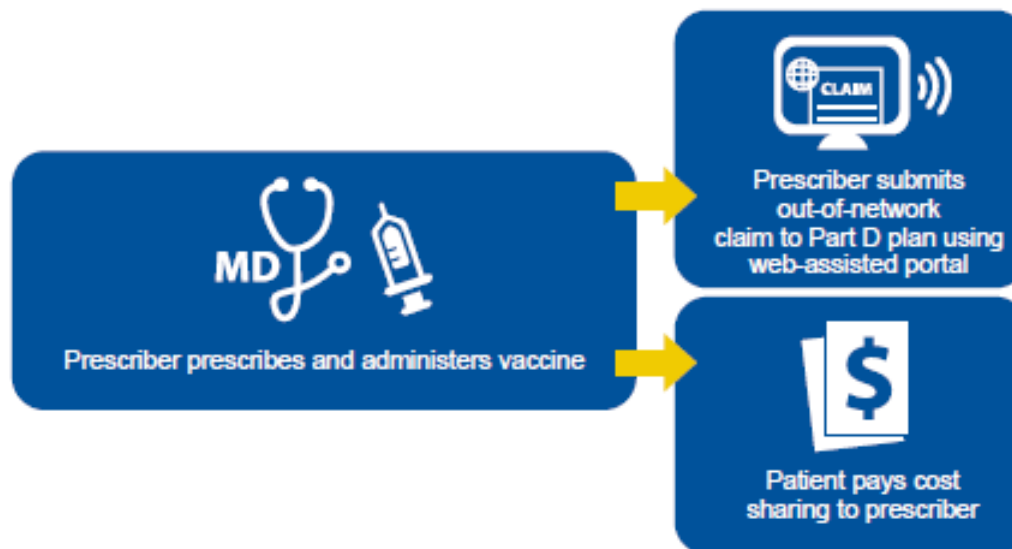


Out-of-Network Examples

For out-of-network approaches, you do not become a network provider. You are simply assisting your patient with submitting the claim.

Web-Assisted Out-of-Network Prescriber Billing: Prescribers enroll with a commercial company that offers a web-assisted portal for Part D vaccines they administer in their office. This portal enables the prescriber to electronically submit out-of-network claims to Part D plans on behalf of the patient. The prescriber agrees to accept Part D payment as payment in full. The patient pays only the appropriate deductible, copayment, coinsurance, or cost sharing amount, which the patient pays directly to the prescriber.

Image 3. Prescriber Administers Vaccine and Bills Part D Plan Using Web-Assisted Out-of-Network Billing

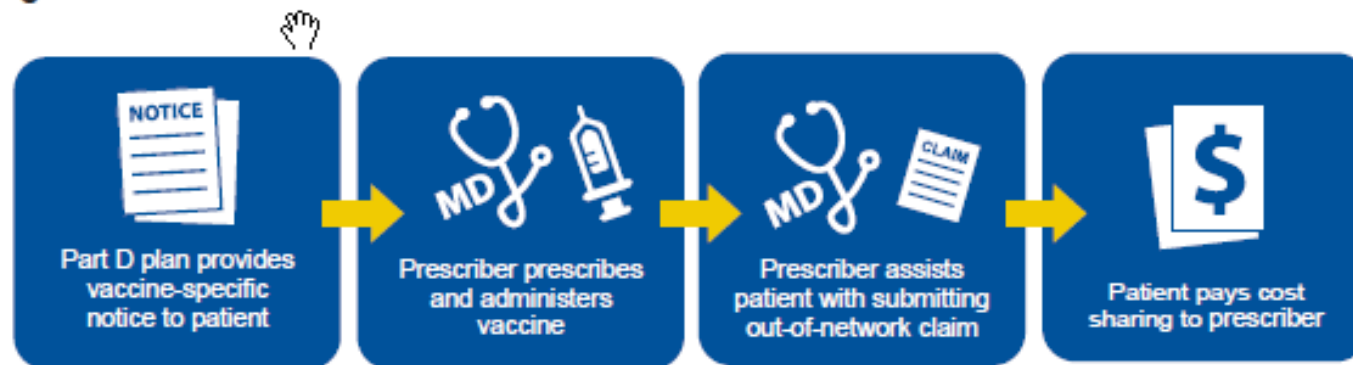


Prescriber Obtains Authorization from Part D Plan: The prescriber or patient contacts the patient's Part D plan to obtain a vaccine-specific notice, which provides the following information:

- How to obtain coverage authorization for a particular vaccine
- Instructions on how to submit an out-of-network claim on the patient's behalf
- Patient cost sharing information
- Reimbursement rates

The prescriber agrees to accept Part D payment as payment in full, except the appropriate deductible, copayment, coinsurance, or cost sharing amount, which the patient pays directly to the prescriber.

Image 4. Out-of-Network Authorization



Retail Pharmacies & Part D Vaccines

- Many retail pharmacies administer vaccines, though not all do, and those that do don't necessarily carry all vaccines
 - Be aware of what pharmacies do give vaccines
 - Some Provider/Pharmacy directories include this information
- If a pharmacy administers the necessary vaccine, they can be a valuable resource to determine coverage of vaccines
 - Often patients are told to contact their insurance carrier to ask coverage questions, but often patients don't do this and an opportunity is missed.
 - It is often easiest to e-transmit a vaccine to a pharmacy, and have them process the claim through the patient's insurance.
 - The patient can then work with the pharmacy to get their medication, just as they would for any other medication filled at the pharmacy.

Medicare Part D

- Examples of Part D covered vaccines necessary for prevention of illness:
 - Zoster (Shingles) vaccine
 - Tetanus Diphtheria (Td) vaccine
 - Tetanus Diphtheria Pertussis (Tdap) vaccine
 - Hepatitis B vaccine (low risk patients)
 - Meningococcal vaccine
 - Travel vaccines
 - Typhoid vaccine
 - Yellow Fever vaccine

Medicare Coverage

- Part B
 - There is no coinsurance or copayment for:
 - Influenza virus vaccine
 - Pneumococcal pneumonia vaccine
 - Hepatitis B vaccine – for patients at high or intermediate risk
- Part D 2018 Formulary (local plan example)
 - Tier 1 cost share - \$3.00*
 - Zoster (Shingles) vaccine- Tier 1
 - Tetanus Diphtheria (Td) vaccine – Tier 1
 - Tetanus Diphtheria Pertussis (Tdap) vaccine – Tier 1
 - Hepatitis B vaccine (low risk patients) – Tier 1
 - Meningococcal vaccine – Tier 1
 - Typhoid vaccine – Tier 1
 - Yellow Fever vaccine – Tier 1

*Initial Coverage stage only-Gap and Catastrophic cost share will differ



MEDICARE PART B IMMUNIZATION BILLING: SEASONAL INFLUENZA VIRUS, PNEUMOCOCCAL, AND HEPATITIS B

- https://www.cms.gov/Outreach-and-Education/Medicare-Learning-Network-MLN/MLNProducts/downloads/gr_immun_bill.pdf



MEDICARE PART D VACCINES AND VACCINE ADMINISTRATION

- <https://www.cms.gov/Outreach-and-Education/Medicare-Learning-Network-MLN/MLNProducts/Downloads/Vaccines-Part-D-Factsheet-ICN908764.pdf>

ACA Coverage

- The Affordable Coverage Act (ACA) requires health plans (private and Marketplace) to cover preventive services with no cost-sharing for the patient
- Immunizations recommended by the ACIP must be covered under preventive services without cost-sharing
- Only exception – “grandfathered” employer-sponsored health plans in operation before passage of ACA (March 23, 2010) are exempt from many of the new ACA standards, including vaccine coverage under preventive services

ACA Coverage

- ACIP recommended vaccines for adults:
 - Diphtheria/Tetanus/Pertussis
 - Hepatitis A
 - Hepatitis B
 - Herpes zoster (Shingles)
 - Human papillomavirus (HPV)
 - Influenza
 - Measles/Mumps/Rubella
 - Meningococcal
 - Pneumococcal
 - Varicella (chickenpox)

Quartz Commercial/Marketplace Coverage

- Under the Affordable Care Act, some preventive health care services are covered at no cost to when delivered by a provider within the plan's network
- Best advice is to have patient check with their insurance plan for coverage prior to getting the vaccine
- Immunization vaccines for adults—doses, recommended ages, and recommended populations vary –
 - Diphtheria
 - Hepatitis A
 - Hepatitis B
 - Herpes Zoster
 - Human Papillomavirus
 - Influenza
 - Measles
 - Meningococcal
 - Mumps
 - Pertussis
 - Rubella
 - Tetanus
 - Varicella

Thank you