

NH CARE Program

Vaccines: Guidance for Outpatient Coordination of Benefits (COB)

July 27, 2021



Vaccines are an important part of preventative health care and often delivered as part of outpatient ambulatory care, an approved cost paid for by NH CARE. The NH CARE Program encourages all clients to talk with their medical providers to understand what vaccines are recommended to promote health. NH CARE is able to cover these costs in most cases as long as payment is processed correctly.

This guidance helps you and your care team follow coverage rules so you don't get stuck paying the bill! The information provided below will help guide you about how vaccine coverage works with your insurance benefits and the NH CARE Program. *Please read this and speak to your case manager if you have additional questions.*

Overview of Vaccines and Medicare Coverage

Medicare Part B (outpatient) covers medical and mental health visits in two categories: prevention (for example a yearly physical exam), and medically necessary (what your provider decides). It also covers ambulance, durable medical equipment (for example crutches), and a small group of injectable medications. For some services, Medicare B covers the whole amount of the bill, but for some, the patient pays a portion of the cost—usually 20%.

Medicare Part B covers some recommended **preventative** vaccines, but not all. When a provider plans to give you a vaccine in a doctor office or clinic, it is important to determine if the vaccine is covered under Medicare Part B or Medicare Part D.

Vaccines routinely covered by Medicare Part B:

Flu (Seasonal Influenza/Fluvax)

Pneumococcal bacterial pneumonia (Pneumovax)

Hepatitis B (when given to high-risk individuals or healthcare workers)

Tetanus (only for immunization in certain cases such wound/injury)

VACCINES THAT MEDICARE **PART D** COVERS CANNOT BE BILLED UNDER MEDICARE **PART B**.

Medicare Part D (Prescription Drug Plans) are prescription drug coverage plans. They cover drugs or vaccines available through a “pharmacy benefit” and every prescription insurance plan has a formulary (a list of covered drugs).

Vaccines routinely covered only under Medicare Part D:

Herpes Zoster (Shingles)

Tetanus, diphtheria, and Acellular Pertussis (Tdap) – when used for catch-up or routine immunization

Measles, Mumps and Rubella (MMR)

Meningococcal (Meningitis, MenACWY)

Hepatitis A

Hepatitis B

Except for vaccines covered under Medicare Part B (outpatient medical), Medicare **drug plans** must cover all commercially available vaccines, when deemed “medically necessary” and appropriate. Medical necessity is determined by your health care provider based on clinical recommendations and each person’s medical history, reason for visit, and current health status, but also may depend on insurance plan rules. For example, if Tdap (a tetanus-containing vaccine) is used to provide tetanus vaccination after a wound/injury, it may be covered under Part B, but may not be covered under Part B if given for another reason.

Medicare Part D Plans (PDPs)

All Medicare coverage outside of Medicare Part A (hospital care) and B (office and walk-in care) involve plans managed by companies *outside* Medicare. These contracted Medicare D plans, called PDP plans, only cover prescriptions and certain vaccines through a *pharmacy* benefit. They are **not** the same as Medicare Advantage plans, which offer prescription plans plus other coverage that pays for medical visits. Insurance carriers (companies) offer many different plans to choose from. Every region allows different choices for Part D plans.

| Common Part D Plan Carriers in NH |
|---|
| <ul style="list-style-type: none">• AARP• Express Scripts• Humana• Silverscript• Wellcare |



MOST MEDICAL PROVIDER OFFICES DO NOT BILL MEDICARE PART D PLANS.

Medicare Part D Reimbursement

For questions about your plan's coverage refer to your Medicare Part D **enrollment card**. This is different than your Medicare Part A or Part B card, or a Medicare Advantage plan card (HMO/PPO). The plan contact number is always on the back of your card. You may need to contact your plan ahead of your appointment and ask about certain vaccines your provider plans to give to you—especially prior to your yearly physical.

Ask your medical provider if the office bills Medicare Part D directly. Your Part D plan may require you to pay for the vaccine upfront and then submit a claim directly to your **Medicare Part D Plan** to reimburse you. Most plans have online forms for this process that you must use. Always call your Medicare Part D plan before getting a vaccine to understand how payment for that vaccine works. For example, Medicare Part B does not cover the shingles vaccine. Medicare **Part D** plans cover the shingles vaccine, but there may be a copay cost depending on your plan, or you may need to pay in full then get reimbursed for the amount you are responsible for. (These extra out of pocket costs can be covered by the NH CARE Program as long as the Part D plan pays their portion.)

NH Medicaid

NH Medicaid plans cover vaccines for children. In most cases, Medicaid covers recommended vaccines for adults. Contact your Medicaid plan or NH Medicaid to find out about vaccine coverage.

Private Insurance Plans (including ACA Marketplace)

The NH CARE Program can pay for the remaining cost after primary payment by a private or commercial plan, including Marketplace ACA plans, and Medicare Advantage HMOs. This makes NH CARE the **secondary payer** of a copay, coinsurance, or deductible amount, *as long as your insurance plan paid the primary portion of the bill*.

Refer to your insurance plan benefit information, member services number on your insurance card. Call your insurance plan's member services number *in advance of an appointment* to verify if a particular vaccine is covered, and how much will be covered by the plan. Read your insurance plans benefit info. If you need help locating your plan contact information, please contact your case manager.

If your insurance plan rejects a claim, including vaccine administration, the NH CARE Program can only reimburse the provider for the full cost if the service was delivered by a provider with a contract with the NH CARE Program. Your case manager has an updated list of contracted providers.

Vaccine Coverage with No Insurance

For clients with no primary health insurance, the NH CARE program can only cover outpatient medical visits (including vaccines) at a **contracted** NH CARE Program provider (below). The NH CARE Program is continually working to expand our list of contracted providers. If you are not sure whether a provider is in the NH CARE approved network, please call the NH CARE Program, 603-271-4502.

The State of NH provides a list of providers who offer vaccines for eligible adults at no charge:

<https://www.dhhs.nh.gov/dphs/immunization/adults.htm>

THE NH CARE PROGRAM WILL NOT REIMBURSE **NON-CONTRACTED** PROVIDERS.

Vaccine-Maker Assistance Programs

A few vaccine companies offer assistance programs to fully cover vaccines for income-eligible patients. Work with your case manager if needed to apply.

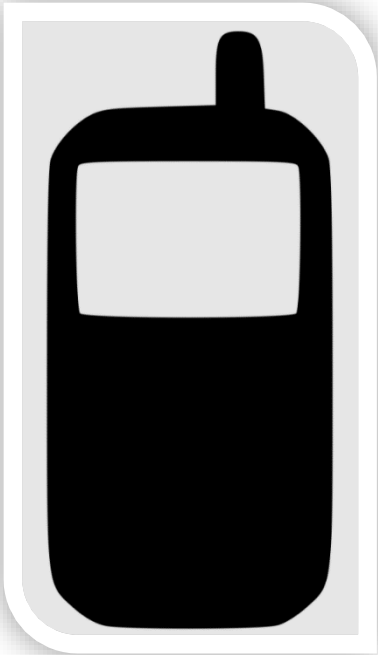
| | |
|--|---|
| GSK Patient Assistance Program https://www.gskforyou.com/vaccines-patient-assistance/included-vaccines/ | <ul style="list-style-type: none">• Shingles• Hepatitis• Tetanus Toxoid, Reduced Diphtheria Toxoid and Acellular Pertussis Vaccine (Tdap) |
| Merck Patient Assistance Program https://www.merckhelps.com/programs.aspx | <ul style="list-style-type: none">• Varicella (chicken pox)• Pneumovax23 – specific pneumonia• MMR (Measles, Mumps, and Rubella Virus)• HPV (Human Papillomavirus) |

Helpful Reminders

Don't get left with a large bill for vaccines!

- Research your plan rules prior to appointments.
- Contact your Part D insurance plan (not Medicare) before an appointment. Call your **Medicare Part D** plan ahead to understand which vaccines are covered by your plan and how you can submit the bill for reimbursement.
 - Ask what your cost-sharing portion “out-of-pocket” will be. Make sure you discuss other plans you have such as Medicaid.
 - If your provider will not bill a Medicare Part D plan for a vaccine, or your plan does not allow billing outside a pharmacy, ask your physician if you can schedule your vaccine at a pharmacy that can bill your Part D plan directly.
 - The **shingles vaccine** is one of the most frequently recommended vaccines that does not get paid for by Medicare Part B. If you have Medicare, Coordination of Benefits (COB) with your *prescription* insurance plan is essential to avoid paying out of pocket.
- Talk to you provider about what vaccines you need and at what age.
- NH CARE is a payer of last resort. All of your available insurance benefits must be utilized before NH CARE will process a claim.
- If you need help finding a plan or contact information, consult with your Case Manager or American Exchange.
- Ask if a Prior Authorization (PA) from a physician is required to cover a particular vaccine.
- Remember...most vaccines *are covered* when indicated. Be proactive and advocate for yourself.

Resources



www.Medicare.gov

1-800-633.4227

1-800-MEDICARE

Vaccine Guidelines for PLWH (Last Updated April 021)

<https://clinicalinfo.hiv.gov/en/guidelines/adult-and-adolescent-opportunistic-infection/recommended-immunization-schedule>

Medicare Prescription Plan Rules

<https://www.medicare.gov/drug-coverage-part-d/what-medicare-part-d-drug-plans-cover/drug-plan-coverage-rules>

Learn How to Use Your Medicare Card

<https://www.medicare.gov/forms-help-resources/your-medicare-card>