

## Insurance Coverage for Vaccines- Adults 19-64 years Southwestern Pennsylvania Market

There is not one statement that can cover every scenario related to vaccinations....yet.

According to the Affordable Care Act, all marketplace plans and many other plans must cover Diphtheria Tetanus (Td/Tdap), influenza and pneumococcal vaccines without charging the patient a copayment or coinsurance. This is true even if a patient has not met his or her yearly deductible. For more information: <https://www.healthcare.gov/what-are-my-preventive-care-benefits/>



### Highmark

Diphtheria Tetanus (Td/Tdap)	One time Tdap. Td booster every 10 years for all adults.
*Hepatitis B	Based on individual risk or physician recommendation: One 3-dose series.
*Influenza	Annually
*Pneumococcal	High risk or at age 65: One to two doses as recommended by your doctor.

\*Covered by Medicare

The Highmark preventive guidelines are compliant with the current health reform mandates. But, it's important to remember that on the commercial side there are still some grandfathered groups that are exempt from adding the health reform mandated coverage. In other words, a member's coverage can still be determined by the employer group to which they belong. Once a grandfathered group makes a change to the plan that they offer, they are no longer grandfathered thus must cover all health-reform mandates. Until no grand-fathered groups remain, it's inaccurate to say that ALL commercial members have full preventive coverage.



### UPMC Health Plan

Diphtheria Tetanus (Td/Tdap)	One time Tdap. Td booster every 10 years for all adults.
*Hepatitis B	Based on individual risk or physician recommendation: One 3-dose series.
*Influenza	Annually
*Pneumococcal	High risk or at age 65: One to two doses as recommended by your doctor

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