



Medicare Interactive

Medicare and the Shingles Vaccine

In May, the Centers for Disease Control and Prevention (CDC) recommended that people age 60 and over get vaccinated for shingles, even if they have had the disease before.

People get shingles when the virus that causes chickenpox is reactivated, and they may suffer severe pain that lasts for weeks and sometimes even years. According to the CDC, 95 percent of people have the virus, which becomes dormant after people get chickenpox during childhood. “The risk of contracting shingles increases with age starting at around 50, and is highest in the elderly,” said the CDC in a news release. “Half of people living to age 85 have had or will get shingles.”

If you have Medicare prescription drug coverage (Part D), your drug plan should cover the shingles vaccine, Zostavax. All Part D plans are required to include all commercially available vaccines on their list of covered drugs, and coverage includes both the vaccine itself and for someone to give you the shot (administration).

However, the amount you pay for your vaccination could vary based on where you get vaccinated. Before you get a vaccination, check coverage rules with your Part D plan and find out where you should get your shot so that it will be covered for you at the lowest cost.

- You will pay the **least** for your vaccination if you are vaccinated at:
 - a pharmacy that **is in your drug plan’s network** (an “in-network” pharmacy) if this is permitted in your state; or
 - a doctor’s office that
 - can work with a pharmacy that will bill your Part D plan for the entire cost of the vaccination process; **or**
 - can bill your plan for the vaccine directly using a special computer billing system.

In the above circumstances, you should need to pay only the plan’s approved coinsurance or copay for the drug and vaccination, either to the doctor or to the pharmacist when you get vaccinated.

When you are at your doctor’s office, ask your doctor to call your Part D plan first to find out if there is a way that she can bill your plan for the vaccination. There may be a way for her to submit the bill so that you will not have to pay the whole cost up front.

- You may need to pay **more** for your vaccination if your doctor:
 - cannot submit the bill to your Part D plan through a partnering pharmacy; and/or
 - does not directly bill your plan for the drug using the electronic billing system.

In these circumstances, the doctor will bill **you** for the entire cost of the vaccination and you will have to pay the entire bill up front. You will then have to follow your Part D plan’s rules to get a refund (reimbursement). The doctor is not limited in how much she can charge you for the vaccine but your Part D plan will only pay its

approved amount for the vaccine costs. When you are reimbursed by the plan, you will only be reimbursed for your Part D plan's approved payment. You will be responsible for the difference between the doctor's charge and the plan's approved payment.

In some circumstances, **you may need to pay the doctor for the administration and the pharmacy for the vaccine separately.** That could mean you will pay **more** for your vaccination **and** have two separate copayments.

This would happen only if your doctor administers a vaccine that her office gets from a pharmacy because the vaccine requires special handling or the doctor's office refuses to store the vaccine. (Zostavax is a vaccine that requires special handling. It is stored frozen, and must be prepared immediately after it is removed from the freezer. It can lose its effectiveness if not used within 30 minutes.)

To be covered by your Part D plan, **the pharmacy your doctor's office uses must be in your Part D plan's network.**

In this circumstance:

- the pharmacy:
 - will bill your Part D plan for the cost of the drug and the delivery fee if applicable;
 - may ask you for a copay or coinsurance if one is required by your Part D plan;
- the doctor:
 - will ask you to pay up front for the full cost of giving you the shot (vaccine administration);
 - can charge you above your Part D plan's approved amount for the service.

You will have to submit your receipt from your doctor to your Part D plan to be paid back (reimbursed). You will generally not get the full amount back. You will not be reimbursed for your copay to the doctor or for the difference between what the doctor charged and your Part D plan's approved amount.

If you have Extra Help, you can go to any doctor or in-network pharmacy. You will be covered for your vaccination and will only be responsible for the Extra Help copay. **However,** you may need to pay the entire bill up front and then be reimbursed by your Part D plan if you get vaccinated by a provider who does not directly bill your Part D plan.

To learn more about how Medicare's coverage of the shingles vaccine and how your doctor can help you get it at the lowest cost, log on to Medicare Interactive at www.medicareinteractive.org/teachers, brought to you by American Federation of Teachers and New York State United Teachers. Medicare Interactive Counselor is a resource provided by the Medicare Rights Center, the largest independent source of health care information and assistance in the United States for people with Medicare.