

The COVID-19 pandemic is an evolving situation. The answers provided below, which are subject to change, are current as of May 5, 2021. We will continue to provide updates as they become available.

1. When can members get the COVID-19 vaccine?

As of April 19, all U.S. residents 16 and older are eligible to receive the COVID-19 vaccine. As with all vaccines, Independence has no control over the availability and prioritization of distributing the vaccine. Distribution of the COVID-19 vaccine is controlled by the federal government, in collaboration with state and local governments. More information can be found on the [CDC website](#).

2. Is the COVID-19 vaccine 100% covered?

Independence will provide 100% coverage and waive member cost-sharing (such as copays, deductibles, and coinsurance) for administration of the COVID-19 vaccine for both in- network (INN) and out-of-network (OON) providers.

The federal government is supplying the vaccine to health care providers at no cost through the end of the Public Health Emergency. The COVID-19 vaccine will be covered for members as a preventive service. If a member gets the vaccine from a provider at an office visit, and the office visit is not considered preventive, then cost-sharing will still apply for the office visit (not the vaccination).

Additional information is provided below for member-specific benefit scenarios. Further, for out-of-area members who use an out-of-network pharmacy, the member can get reimbursed for any fees they may incur in connection with COVID-19 vaccine administration by submitting a Reimbursement Form. This scenario applies to members who have Independence medical coverage, carved out Rx coverage (i.e., CVS, ESI, etc.) and use an out-of-network pharmacy for vaccine administration.

COVID-19 Vaccine administration coverage	Member has Medical and Pharmacy (Rx) Benefit with our plan	Member has Medical only with Independence; Pharmacy (Rx) Benefit is carved out (e.g. CVS, ESI)	Member has Rx only with Independence; Medical is carved out
Retail Pharmacy (Pharmacy Provider - INN or OON with FutureScripts)	Claim pays at the pharmacy	Claim unable to process at pharmacy (no Rx), must submit to Rx provider <u>OR</u> submit through medical platform <u>IF</u> the pharmacy is contracted with Independence as a medical provider	Claim pays at the pharmacy
Doctor's Office,	Claim payable	Claim payable	Claim unable to

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Retail Clinic, Outpatient facility, etc. (Medical Provider – INN or OON win Independence)			process, must submit to Medical benefit provider

3. [Is the vaccine covered under both medical and pharmacy benefits?](#)

The administration of the COVID-19 vaccine will be paid by Independence whether coming to us as a medical claim, or as a pharmacy claim for those members covered under an Independence/FutureScripts prescription drug plan. Members will have \$0 cost sharing for the administration of the vaccine.

4. [Can a pharmacy submit a claim for the administration of the vaccine to FutureScripts regardless of whether or not the pharmacy has a retail clinic?](#)

Yes, for those members covered under an Independence/FutureScripts prescription drug plan, the pharmacy can submit the claim to FutureScripts and the member will have a \$0 cost sharing.

5. [How much does the vaccine cost?](#)

Members can get a COVID-19 vaccine at no charge, though, there are limited exceptions (e.g. grandfathered plans are not required to provide 100% coverage for preventive care). Independence will cover the cost of health care providers administering the COVID-19 vaccine, and the federal government is supplying the vaccine to health care providers at no cost during the Public Health Emergency.

CMS has issued new payment rates, outlined below, for COVID-19 vaccine administration retroactively to March 15, 2021, which Independence will follow for provider reimbursement:

- For services furnished **on or after March 15, 2021**, the new payment rate for administering a COVID-19 vaccine is approximately \$40 to administer each dose of a COVID-19 vaccine.
- For services furnished **before March 15, 2021**, the payment rate for a single-dose vaccine was \$28.39. For a COVID-19 vaccine requiring a series of two or more doses, the payment rate was \$16.94 for the initial dose(s) in the series and \$28.39 for the final dose in the series.

6. [Is there a cost for employers?](#)

Independence will be responsible for the COVID-19 vaccine administration costs without cost-sharing, whether the member gets the vaccine at an in-network (INN) or out-of-network (OON) provider during the public health emergency. With few exceptions (e.g., grandfathered plans), self-funded clients are responsible for vaccine administration costs without member cost-sharing. When the Public Health Emergency ends, the vaccine is expected to be covered under

the standard preventive services category of benefits.

7. [Can Independence support financial cost impact modeling for what the impact per subscriber/member will be for vaccine distribution?](#)

While the federal government is paying for the first batch of the vaccine, this will likely change after the Public Health Emergency ends; we do not have specific cost information to share on this front.

For the administration of the vaccine for services furnished **on or after March 15, 2021**, Independence will be covering \$40/dose in fully insured scenarios. Self-funded clients can expect to incur costs of \$40/dose.

For vaccines administered **before March 15, 2021** the following rates had originally applied:

- Single-dose vaccine: \$28.39
- Two-dose vaccine: \$16.94 (1st dose) + \$28.39 (2nd dose) (\$45.33 total)
- Self-funded clients incurred costs of between \$28.39-\$45.33 per member depending on the vaccine administered to their members prior to March 15, 2021

8. [Can a self-funded client opt-out of covering the vaccine?](#)

All self-funded clients must cover the vaccine for the duration of the Public Health Emergency, as outlined by the government, unless they are grandfathered.

9. [What should members do until they are fully vaccinated?](#)

Members are advised to continue following CDC guidelines, including washing hands often, keeping social distance, wearing a mask or face covering, and monitoring daily health. Also, the CDC recommends individuals consult their health care provider to make sure they have all other recommended immunizations and vaccines, including the flu vaccine.

10. [Where can members get more information regarding concerns about safety and possible side effects of the vaccine?](#)

For questions about the vaccine, side effects or how it may interact with any drugs or other vaccines, members should contact their health care provider or visit the [CDC website](#).

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