

COVID-19 Vaccine Fact Sheet¹

This fact sheet provides information and guidance Navigators and certified application counselors (collectively, assisters) need to know in order to help consumers understand their rights to access a coronavirus disease 2019 (COVID-19) vaccine.

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In December 2020, the United States (U.S.) Food and Drug Administration (FDA) issued Emergency Use Authorizations (EUA) for use of the Pfizer-BioNTech and Moderna COVID-19 vaccines for the prevention of COVID-19 for individuals 16 or 18 years of age and older, respectively. In February 2021, the FDA issued an EUA for the Janssen COVID-19 Vaccine for use for individuals 18 years of age and older. Additional COVID-19 vaccines are in Phase 3 clinical trials.

Now that there are authorized and recommended vaccines to prevent COVID-19 in the U.S., accurate vaccine information is critical.

¹ April 2021. This information is intended only for the use of entities and individuals certified to serve as Navigators or certified application counselors in a Federally-facilitated Marketplace. The terms “Federally-facilitated Marketplace” and “FFM”, as used in this document, include FFM where the state performs plan management functions. Some information in this manual may also be of interest to individuals helping consumers in State-based Marketplaces and State-based Marketplaces using the federal platform. This document is intended only as a summary of legal requirements and to provide operational information and does not itself create any legal rights or obligations. All legal requirements are fully stated in the applicable statutes and regulations. The content of this document does not have the force and effect of law and are not meant to bind the public in any way, unless specifically incorporated into a contract. This document is intended only to provide clarity to the public regarding existing requirements under the law. This material was printed, published, or produced and disseminated at U.S. taxpayer expense.

Who Can Get the Vaccine

The Centers for Disease Control and Prevention (CDC) has issued guidelines to help states, localities, and territories develop their vaccine programs and establish populations for prioritized vaccination. CDC's recommendations are based on those from the [Advisory Committee on Immunization Practices \(ACIP\)](#), an independent panel of medical and public health experts. Each state has its own plan for deciding who will be vaccinated first and how they can receive vaccines. For specific information on vaccine distribution and administration in their area, consumers should contact their [local health department](#).

As vaccine availability increases, vaccination recommendations will expand to include more groups. Due to the severe health risks associated with COVID-19 and the fact that re-infection with COVID-19 is possible, vaccine should be offered to people regardless of whether they already had COVID-19 infection.

A COVID-19 vaccine may not be available for young children until more studies are completed. There are limited data about the safety of COVID-19 vaccines for people who are pregnant. For more information, people who are pregnant can visit [CDC.gov/coronavirus/2019-ncov/vaccines/recommendations/pregnancy](https://www.cdc.gov/coronavirus/2019-ncov/vaccines/recommendations/pregnancy) or contact their health care provider.

Personal information collected will remain confidential and will be used solely for public health purposes. The federal government will not use the information collected for criminal or civil enforcement purposes, including immigration enforcement.

The Vaccine is Free to All

The COVID-19 vaccines are available to everyone for free, regardless of immigration or coverage status. In addition, providers are prohibited from turning away consumers due to insurance coverage status or because the provider is out of network. This includes people who are:

- Uninsured.
- Enrolled in private group or individual health insurance coverage.
- Enrolled in state and local group coverage.
- Covered by Original Medicare, a Medicare Advantage Plan, and a Medicare health plan.

- Covered by Medicaid and the Children's Health Insurance Program (CHIP).
- Enrolled in insurance that does not provide coverage of vaccination administration fees.

The vaccine itself will be paid for through funding authorized by the Coronavirus Aid, Relief, and Economic Security (CARES) Act.

For the duration of the COVID-19 public health emergency, most issuers are required to cover, without cost sharing (e.g., copayments, coinsurance, deductibles), the administration of FDA-approved and ACIP-recommended COVID-19 vaccine by any provider authorized to perform the service, regardless of whether the provider is a participating network provider.

Providers:

- **Must** administer COVID-19 vaccine at no out-of-pocket cost to the recipient.
- May **not** deny anyone vaccination based on the vaccine recipient's coverage status or network status.
- May **not** charge an office visit or other fee if COVID-19 vaccination is the sole medical service provided.
- May **not** require additional medical services to receive COVID-19 vaccination.
- May **not** seek any reimbursement, including through balance billing, from the vaccine recipient.

Providers that administer vaccinations to patients without health insurance or whose insurance does not provide coverage of vaccination administration fees may not charge patients directly for any vaccine administration costs.

Providers may seek appropriate reimbursement from a program or plan that covers COVID-19 vaccine administration fees for the vaccine recipient, such as:

- Vaccine recipient's private insurance company
- Medicare or Medicaid reimbursement
- Health Resources and Services Administration (HRSA) COVID-19 Uninsured Program for non-insured vaccine recipients

For more information, visit [HHS.gov/coronavirus/cares-act-provider-relief-fund/for-patients](https://www.hhs.gov/coronavirus/cares-act-provider-relief-fund/for-patients).

If a provider charges an administration fee or refuses to administer a vaccine due to insurance coverage status or because the provider is out of network, contact the Department of Health and Human Services (HHS) Office of Inspector General hotline at 1-800-HHS-TIPS and [Tips.hhs.gov](https://www.tips.hhs.gov).

If a consumer has already received the COVID-19 vaccine and paid the administration fee, they should contact the provider to request a refund. If the provider refuses, contact the HHS Office of Inspector General hotline at 1-800-HHS-TIPS and [Tips.hhs.gov](https://www.tips.hhs.gov).

Where to Get the Vaccine

Consumers can get their COVID-19 vaccine free of charge at a location that is most convenient for them. They can visit [Vaccines.gov/get-vaccinated/where](https://www.vaccines.gov/get-vaccinated/where) to find a vaccine provider in their area. Once vaccines are widely available, the plan is to have several thousand vaccination providers offering COVID-19 vaccines in doctors' offices, retail pharmacies, hospitals, and federally qualified health centers.

Why Consumers Should Get the Vaccine

COVID-19 vaccination will be an important tool to help stop the pandemic. Vaccines are one of the most effective tools to protect people's health and prevent disease. Studies show that COVID-19 vaccines are very effective at keeping people from getting COVID-19. Experts also think that getting a COVID-19 vaccine may help keep people from getting seriously ill even if they do get COVID-19. These vaccines cannot give people the disease itself. The vaccines are safe. If a person gets vaccinated, they may also protect people around them.

What to Expect When Getting the Vaccine

People should receive a vaccination card or printout that tells them what COVID-19 vaccine they received, the date they received it, and where they received it. People should also receive a paper or electronic version of a fact sheet that tells them more about the specific COVID-19 vaccine they are being offered. More than one COVID-19 vaccine may be available, and some vaccines may require a second dose. If an additional dose is required, it is important people get both doses of the vaccine within the timelines suggested.

The vaccines may cause side effects in some people. These reactions mean the vaccine is working. Having these types of side effects does not mean that the person has COVID-19. Even after they get their vaccine, people will need to keep wearing a mask that covers their nose and mouth, washing their hands often, and staying at least six feet away from other people they do

not live with. Right now, experts don't know how long the vaccine will protect people, so it's a good idea to continue following the guidelines from the CDC and local health departments.

CDC has developed a new tool, [v-safe](#), as an additional layer of safety monitoring to increase the CDC's ability to rapidly detect any safety issues with COVID-19 vaccines. V-safe is a new smartphone-based, after-vaccination health checker for people who receive COVID-19 vaccines. For more information, visit [CDC.gov/coronavirus/2019-ncov/vaccines/safety/vsafe](https://www.cdc.gov/coronavirus/2019-ncov/vaccines/safety/vsafe).

Additional Resources

- [COVID-19 Vaccines](#) (CDC)
- [CDC COVID-19 Vaccine Toolkits](#)
- [HealthCare.gov/coronavirus](https://www.healthcare.gov/coronavirus)
- [CMS COVID-19 Partner Toolkit](#)
- [CMS Office of Minority Health COVID-19 Resources](#)
- [CMS CCIO Coronavirus Disease 2019 \(COVID-19\) Guidance](#)
- [Coronavirus.gov](https://www.coronavirus.gov), [CDC.gov/coronavirus](https://www.cdc.gov/coronavirus), and [USA.gov/coronavirus](https://www.usa.gov/coronavirus)
- [COVID-19 Fact Sheet for Assisters](#)

