

# IMPORTANT COVID-19 UPDATE

## COVID-19 VACCINE COSTS COVERED 100%

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On December 11, 2020, the U.S. Food and Drug Administration (FDA) issued the first Emergency Use Authorization (EUA) for the use of the [Pfizer-BioNTech COVID-19 Vaccine](#) for the prevention of coronavirus disease 2019 (COVID-19) caused by severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) in individuals 16 years of age and older. The EUA allows the Pfizer Vaccine to be distributed in the U.S. Additionally, the FDA is working with other vaccine developers, researchers, and manufacturers to help expedite the development and availability of medical products such as additional vaccines and antibodies and drugs to prevent or treat COVID-19.

### Who is paying for the COVID-19 vaccine?

Vaccine doses purchased with U.S. taxpayer dollars will be given to the American people at no cost. However, vaccination providers will be able to charge an administration fee for giving the shot to someone. Vaccine providers can get this fee reimbursed by the patient's public or private insurance company or, for uninsured patients, by the Health Resources and Services Administration's Provider Relief Fund.

### Are COVID-19 vaccines covered by group health plans?

Yes, vaccines recommended by the CDC Advisory Committee on Immunization Practices (ACIP) and the U.S. Preventive Services Task Force (USPSTF) are 100% covered. That means covered individuals will not pay any money out of pocket to get a COVID-19 vaccine. During the COVID-19 public health emergency, the COVID-19 vaccines will be covered 100% through in- and out-of-network doctors, hospitals, pharmacies and other health care professionals, as well as through vaccine administration sites. COVID-19 vaccines will be fully covered for fully insured plan, including those covered through Medicaid, Medicare Advantage, Individual and Small Group policies, as well as those covered by the NJ State Health Benefits Program (SHBP) and the NJ School Employees' Health Benefits Program (SEHBP). Full coverage will also extend to all self-insured plans that are not grandfathered. The U.S. Department of Health

and Human Services (HHS) released a set of “[toolkits](#),” including for [health insurers and plans](#) and [consumers](#) providing additional vaccine-related information, including a number of operational and reimbursement considerations for insurers and plans. HHS states that the toolkit for plans and insurers is primarily focused on vaccine administration, as the vaccine will be federally purchased.

### Who should get the COVID-19 vaccine first?

At first, there will be a limited supply of COVID-19 vaccine. [Operation Warp Speed](#) is working to get vaccine doses out as vaccines are authorized or approved and recommended, rather than waiting until there is enough vaccine for everyone. However, it is important that the initial supplies of vaccine are given to people in a fair, ethical, and transparent way. Learn how the [CDC is making COVID-19 vaccine recommendations](#), including recommendations if there is a limited supply, based on input from the ACIP.

### Is the COVID-19 vaccine safe?

All vaccines distributed in the U.S must follow strict FDA guidelines for safety. Learn more about how the [FDA](#) and the [CDC](#) are ensuring the safety of COVID-19 vaccines. The most commonly reported side effects, which typically lasted several days, were pain at the injection site, tiredness, headache, muscle pain, chills, joint pain, and fever. Of note, more people experienced these side effects after the second dose than after the first dose, so it is important for vaccination providers and recipients to expect that there may be some side effects after either dose, but even more so after the second dose. Learn more [here](#).

Fully-insured and self-funded non-grandfathered group health plans should be prepared to ensure coverage will be provided with no cost-sharing. Conner Strong & Buckelew will provide alerts and updates as new information becomes available. Please contact your Conner Strong & Buckelew account representative toll-free at 1-877-861-3220 with any questions.

Please visit our [COVID-19 Resource Center](#) for more information.

