

The COVID-19 Vaccine FAQs

The FDA recently granted emergency approval of Pfizer + BioNTech's COVID-19 vaccine. This is a huge step forward in fighting the Coronavirus pandemic. There's a lot of information out there, and we want to make sure you have the answers you need.

Keep in mind that vaccine distribution plans are being determined by each state. In most cases, frontline workers and those who are deemed "high risk" will receive the vaccine first. Plans for a general population rollout are still a few months away.

General Vaccine:



I'm hearing a lot about a COVID vaccine — when can I get one?



COVID-19 vaccines have been approved for use in the United States. The rollout and distribution will be determined by each individual state and the CDC has set guidelines to help with those decisions.

In most cases, frontline workers — including medical professionals, first responders, or those working in health care facilities — will receive the vaccine first. The next group will be individuals deemed as "high risk," meaning they are of a certain age or have a particular health condition. A broader distribution to the remaining general population will come later.

Check with your state and local health departments to see when the vaccine will be available to you.

In Pennsylvania, visit health.pa.gov.

In Delaware, visit dhss.delaware.gov.

In West Virginia, visit dhr.wv.gov.




How can I get a vaccine once it is available to me? Where can members go to receive the vaccine?



Once the vaccine is available as determined by your state, you and your Highmark members can get the COVID-19 vaccine at a convenient location, most likely a pharmacy.


You can search for locations at vaccinefinder.org. Remember, some vaccines require two doses to be effective. It's extremely important you get both and follow the suggested timeline.

 **How much will a vaccine cost?**

 Members can get a COVID-19 vaccine at no charge. There are certain limited exceptions, like grandfathered plans. These grandfathered plans are not required to waive cost sharing for members but they may choose to do so.

Providers receive their own reimbursement rate for administration of the vaccine, which will vary depending on their contract with Highmark. However, CMS has released new Medicare payment rates for COVID-19 vaccine administration which may help to estimate provider reimbursement. They report that single-dose vaccines will be \$28.39 to administer, and for a series of two or more doses, the initial dose administration payment rate will be \$16.94, with \$28.39 for the administration of the final dose in the series.

 **Will there be a cost for groups?**

 In most cases, COVID-19 vaccine costs will be covered under fully insured plans without cost sharing, whether the member gets the vaccine from an in-network or out-of-network provider. Fully insured grandfathered plans are not required to waive cost sharing but may choose to do so.

Self-funded groups, with few exceptions (e.g., grandfathered plans), are responsible for these costs without member cost sharing.


Once the public health emergency has ended, the vaccine will most likely be covered under the preventive services category of benefits for both fully insured and self-insured plans.

For self-funded groups, your Highmark client manager will reach out to you the first week of January to discuss in further detail.

 **Can a self-funded group opt out of covering the vaccine?**

 Non-grandfathered self-funded groups must cover the vaccine as a preventive benefit.

 **What can I do until the vaccine is available to me?**

 Until the vaccine is available, everyone should continue following CDC guidelines, including washing your hands often, keeping a social distance, wearing a mask, cleaning and disinfecting commonly used areas, and monitoring your health daily. The CDC also recommends consulting with your health care provider to make sure you have all other recommended vaccines, including the flu shot.

Q I'm worried about the safety of the vaccine and any possible side effects. Where can I get more information?

A If you have questions about the vaccine, side effects, or how it may interact with any drugs or other vaccines you've taken, please contact your health care provider.

Q I'm hearing there are different vaccines that will be available. Which one should I get?

A The CDC will issue guidelines to help states develop their vaccine programs, including which vaccine will be available where and when. Check with your state and local health departments to see which vaccine will be available to you based on your situation.

In Pennsylvania, visit health.pa.gov.

In Delaware, visit dhss.delaware.gov.

In West Virginia, visit dhhr.wv.gov.

Q My employees aren't in the group that will get the vaccine in the first round, but they need to be tested before they can return to work. Will Highmark cover that?

A Highmark is covering testing for COVID-19 only if it is recommended by a clinician based on each person's symptoms and circumstances.

Q How can members stay up to date on all things COVID-19, including the vaccine?

A Members can get news, updates, and more FAQs at <https://faqs.discoverhighmark.com/vaccine/>.

Fully Insured Plans:

Q Does the cost of the vaccine count as a paid claim or is the cost of the vaccine picked up by the government? How is Highmark handling this?

A The cost of the vaccine itself will be paid by the federal government for a period of time. Highmark will pay for the administration of the vaccine. Members will pay \$0 cost sharing for vaccine administration, except in the case of grandfathered plans which do not choose to waive cost sharing.

Q Does the cost to administer the vaccine count as a paid claim or is this cost picked up by the government?

A The cost to administer the vaccine counts as a paid claim.

Q Is there a time period for these guidelines? When would it start and when would it stop?

A Because there are no specific details as to how long the federal government will cover the cost of the vaccine or when the public health emergency period will end, it is difficult to determine how long these guidelines will be in place.

Q Does the group have the option to opt out of covering the vaccine or the administration?

A The group does not have an option to opt out of covering the vaccine or its administration. However, groups with grandfathered plans, although not required to do so, may choose to waive cost sharing for vaccine administration.

Q When does a client need to sign an indemnification letter?

A Only non-grandfathered ASO groups that decide to opt-out of the immunization cost share waiver or deviate in any way from what we are doing. Grandfathered groups will not be asked to sign an indemnification letter.

Self-Funded Groups:

Q Does the cost of the vaccine get paid by the group or the government?

A The government will pay for the “first wave” of the vaccine, which we believe to be most of 2021. The group must pay for the administration of the vaccine. Members will pay with \$0 cost sharing for the vaccine administration, except in the case of grandfathered plans which do not choose to waive cost sharing. Any payments for vaccines delivered in future years and not paid by the government would be the responsibility of self-funded groups.

Q Does the cost to administer the vaccine get paid by the group or the government?

A The group is responsible for the cost to administer the vaccine.

Q Can a group opt out or not cover the administration?

A Highmark will require an indemnification from grandfathered self-funded groups that opt out of covering the vaccine or vaccine administration, as this is a preventive benefit mandated by the federal government.

Q Is there a time period for these guidelines? When would it start and when would it stop?

A Because there are no specific details as to how long the federal government will cover the cost of the vaccine or when the public health emergency period will end, it is difficult to determine how long these guidelines will be in place.

COVID-19-Related Claims:

Q What is the cost per test? Who is paying?

A A COVID-19 test costs about \$100 per test. In addition to the test, there may be related services, such as Urgent Care or office visit fees, other tests, etc. that average between \$50 – \$100. Test costs will be covered under Highmark fully insured health plans, but self-funded groups must pay for testing.

Q What is the average cost for a member who tests positive for COVID-19 but is not hospitalized?

A Most members have no additional care after testing positive and being instructed to quarantine at home. Treatments for COVID-19 continue to evolve rapidly, so we do not have an estimate for the cost of follow-up care at this time.

Q What is the average cost for a member who tests positive for COVID-19 and requires hospitalization?

A Routine inpatient admissions average about \$30,000, while intensive care unit admissions average about \$80,000. These costs include follow-up care.

Q Any other claim numbers that you think would be helpful?

A We're currently looking into the financials and analytic models regarding specific financial questions and will release more related FAQs soon.

Be calm. Be safe. Highmark can help.



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