COVID-19 Vaccine Frequently Asked Questions

Who can get a vaccine? Will I be turned away when it becomes available?

The Pennsylvania Department of Health's (DOH's) primary goal is to vaccinate all Pennsylvanians who want to be vaccinated. The DOH team will work to get the vaccine out to Pennsylvanians in phases, following the guidelines from the Centers for Disease Prevention and Control (CDC) regarding supply, demand, and risk of the vaccine.

For the most up to date information on vaccine availability, please visit the DOH COVID-19 Vaccine page.

What should I expect when getting the COVID-19 vaccine?

You will be expected to wear a mask. Depending on the type of vaccine, the vaccine may be given in one or two shots, and there may be side effects. For the most up to date information, please visit the DOH COVID-19 Vaccine page.

If you are sick or running a fever, do not get the vaccine until you are no longer sick.

Will I be charged for the vaccine?

For all of the following coverage types, you will not have to pay anything for the vaccine, including a copay, coinsurance, or deductible, regardless of whether the provider is in-network or out-of-network:

- The major-medical health insurance market (individual market health insurance)[1]
- Insurance through your employer (including through COBRA)
- Medicare and Medicare Advantage
- Medical Assistance through fee-for-service and Managed Care Organizations (MCOs) [2]
- Children's Health Insurance Program (CHIP)
- Pennsylvania Employees Benefit Trust Fund (PEBTF)

Your insurance company or health care provider should be able to help you in finding a vaccination location.

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[1] Certain commercial plans, known as grandfathered plans (plans that pre-date the Affordable Care Act), may not cover vaccine, or may impose cost-sharing requirements. See "**What Should I Do if My Insurance Won't Cover the Vaccine?**" below for more information.

[2] Note that there are some exceptions. As explained by the Centers for Medicare & Medicaid Services (CMS), "CMS has not interpreted section 6008(b)(4) of the FFCRA to require that state Medicaid programs cover the services described in that provision for individuals whose Medicaid eligibility is limited by statute or under existing 1115 demonstration authority to only a narrow range of benefits that would not otherwise include these services (e.g., groups that receive Medicaid coverage only for COVID-19 testing, family planning or Tuberculosis-related treatment services)." https://www.cms.gov/newsroom/fact-sheets/fourth-covid-19-interim-final-rule-comment-period-ifc-4.

What if I do not have health insurance?

You should still be able to get a vaccine at no charge. Ahead of your visit to receive the vaccine, you should call your provider to make sure you will not be charged.

See below: *"How do I get health insurance coverage?"*

Where can I go to get a COVID-19 vaccine?

Where you get your vaccine will depend on many factors, including vaccine availability, your risk for contracting or spreading the virus, your age, and your care setting. For example, if vaccines are limited in certain areas during the early phases of distribution, residents and caretakers of long-term care patients may receive the vaccine first through their long-term care facilities. For more information, please visit the DOH COVID-19 Vaccine page . If you are a provider and looking for information on the COVID-19 vaccine, please visit the DOH Provider FAQ. page.

What should I do if my insurance won't cover a COVID-19 vaccine?

If your insurance doesn't cover the vaccine, for example, if you have a short-term, limited duration policy, a "grandfathered" policy, or a health care sharing ministry plan that does not provide coverage for the vaccine, you are considered "uninsured," and the Families First Coronavirus Response Act and the Coronavirus Aid, Relief and Economic Security (CARES) Act may cover your COVID-19 vaccination. You can call your provider ahead of time to make sure you will not be charged.

However, if you believe your insurance company should be covering a COVID-19 vaccination or treatment but it is not, you should determine what kind of health care coverage you have and contact the appropriate agency. Contact information is provided below.

If you bought insurance through HealthCare.gov or its replacement, Pennie:

Pennie, Pennsylvania's health insurance marketplace
Web: Pennie.com
Telephone: 1-844-844-8040

The Pennsylvania Insurance Department
Web: www.insurance.pa.gov
Phone: 1-877-881-6388 or 717-783-3898

If you have insurance coverage through your small business employer, or large employer:

Does your employer self-fund the healthcare coverage it provides? Sometimes employers purchase coverage from a health insurance company for a set premium and the health insurance company pays all of the claims for health care services. This is called being fully insured. However, in many other cases, your employer will pay claims for health care services themselves and use a third party, like a health insurance company, to administer their health care coverage. This is referred to as being self-funded (or self-insured). If you are not sure if your employer self-funds or is fully insured, contact your human resources department, benefits manager, or the person in management that handles health care coverage and they can tell you.

If your employer provides fully insured coverage:

The Pennsylvania Insurance Department
Web: www.insurance.pa.gov
Phone: 1-877-881-6388 or 717-783-3898

If your employer provides self-funded coverage:

The United States Department of Labor
Web: https://www.dol.gov/agencies/ebsa
Phone: 1-866-275-7922

If you have Medicare or Medicare Advantage:

Medicare
Web: www.medicare.gov
Phone: 1-800-MEDICARE

If you have Pennsylvania Medical Assistance (Medicaid):

The Pennsylvania Department of Human Services
Web: www.dhs.pa.gov.
Phone: 1-866-550-4355

If you have Children's Health Insurance Program (CHIP):

Pennsylvania's Children's Health Insurance Program
Web: www.chipcoverspakids.com
Phone: 1-800-986-KIDS (5437)

How do I get health insurance coverage?

Whether you have COVID-19 symptoms or not, now is a good time to see if you are eligible for enrollment in health care coverage. Some health programs, like Medical Assistance and CHIP, will enroll you at any time throughout the year. Some health insurance coverage, like coverage through Pennie, Pennsylvania's new health insurance marketplace, is available during the annual Open Enrollment Period, which runs through January 15, 2021, or if you qualify for a Special Enrollment Period during the year you may qualify for a Special Enrollment Period if you experience certain life events, including losing health coverage, moving, getting married, having a baby, or adopting a child. You can always contact Pennie at 1-844-844-8040 to determine whether you are eligible for a Special Enrollment Period.

Pennie operates a "no wrong door" policy and can help Pennsylvanians enroll in coverage regardless of their income. Pennsylvanians seeking coverage can **apply online anytime at pennie.com** or can get **free support** from Pennie how and when they want it.

- Call the Pennie Call Center at 1-844-844-8040 and work with the multilingual customer service team. The Pennie team provides unbiased support and can answer all your questions!

- Find a Pennie-certified Assister or schedule an appointment with Pennie. Pennie's network of Assisters is available to walk you through the shopping and enrollment process and have been trained to assist you both in-person (all over the state) or virtually.
- Find a Pennie-certified Broker. Brokers are professionally trained to work with you one-on-one and can help narrow down options.

In addition to Pennie-certified Assisters who can help with individual market and Medical Assistance coverage, the Pennsylvania Association of Community Health Centers (PACHC) and its network of Community Health Centers are available to also help you to enroll in Medicare and CHIP. Here is a list of PACHC Assisters in your area. You may also search by using the find a health center page. If you have additional questions or need further assistance, please contact the PACHC's Navigator Hub at 1-866-944-CARE (2273).

You may also use COMPASS to sign up for Medical Assistance. COMPASS is an online tool for Pennsylvanians to apply for many health and human service programs like Medical Assistance and CHIP. Visit COMPASS at www.compass.state.pa.us.

If you are uninsured, CARES Act and the Paycheck Protection Program and Health Care Enhancement Act or (PPPHCEA) have funded a Provider Relief Fund intended to support expenses of health care providers and facilities that provide your COVID-19 vaccine.

Free Clinic Association of Pennsylvania

Free & Charitable Clinics are safety-net health care organizations that to provide a range of health services. To find a free clinic in your area where you can get a COVID-19 vaccine, visit Free Clinic Association of Pennsylvania.

Federally Qualified Health Centers

Federally Qualified Health Centers are in most cities and many rural areas. These health centers provide comprehensive primary and preventive care for all ages, regardless of ability to pay or health insurance status. Many health centers have COVID-19 vaccines available. Fees for services are on a sliding scale based on your income. Find a Federally Qualified Health Center in Pennsylvania near you.

Can I get vaccinated for COVID-19 if I am an undocumented immigrant?

Yes, the U.S. Citizenship and Immigration Services encourages everyone, including undocumented individuals, with symptoms of COVID-19 (fever, cough, shortness of breath) to get medical treatment and preventive services. Immigration officials have stated that testing, treatment, and preventive care (i.e. vaccines) related to COVID-19 will not negatively affect an individual's public charge analysis. To learn more visit uscis.gov.