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Do Health Insurance Plans Cover H1N1 and Seasonal Flu Shots?

WASHINGTON—The approach of the seasonal flu season and warnings about an H1N1 (swine) flu pandemic have raised the questions: Does employment-based health coverage typically include flu shots? Will insurers cover H1N1 shots when they become available?

The following information was compiled by the nonpartisan Employee Benefit Research Institute (EBRI):

Q: Will insurance plans cover H1N1 flu shots? This year, the government is paying for the cost of the H1N1 vaccine. Large insurers in Missouri and Illinois have announced they will cover all H1N1 flu shot costs (including physician fees), and others may follow, according to press reports. Details: *St. Louis Post Dispatch*: www.stltoday.com/blogzone/fit-bits/health-insurance/2009/08/anthem-blue-cross-to-offer-coverage-of-swine-flu-vaccine/

Q: Are seasonal flu shots covered by employer-based health coverage? Coverage may be part of insurance plans, but this is a matter negotiated between employers and insurers. Employees should check with their insurer to determine coverage for flu shots and what co-payments may apply.

Q: Are there options for obtaining free seasonal or H1N1 shots if my insurer does not cover them? The situation is evolving, but press reports indicate local officials in many areas are trying to organize clinics at schools and other places. The timing and availability may depend, in particular, on the availability of the H1N1 vaccine. Your local health department is a good place to check for information. Details: Associated Press: www.buffalonews.com/cityregion/otherwny/story/766003.html

Q: How many people get flu shots? In 2003, before concern arose about the H1N1 flu, 69.1 million individuals, or 31.7 percent of the 18-and-over U.S. civilian population, reported having received an influenza immunization within the past year, according to a survey by the Agency for Healthcare Research and Quality. Survey details: www.meps.ahrq.gov/mepsweb/data_files/publications/st114/stat114.pdf

Q: Where can I get more information about the H1N1 flu and preparations to address it?

- The Congressional Research Service, an arm of the U.S. Congress, covers these and other details in a paper titled “The 2009 Influenza Pandemic: An Overview,” at <http://openocrs.com/document/R40554/>
- Information about the seasonal and H1N1 flu is posted on the Web sites of the Centers for Disease Control and Prevention, www.cdc.gov/, and the U.S. Department of Health and Human Services, www.hhs.gov/.
- The World Health Organization, which has declared the global spread of the H1N1 flu to be a flu pandemic (a widespread epidemic that affects people in many different countries), has numerous documents at www.who.int/csr/disease/swineflu/en/index.html

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