



## VACCINES

Keeping you up to date on the latest developments for a COVID-19 vaccine is our top priority. It will be an important way to slow the spread of the disease. That's why we are committed to helping you find vaccine information and get the vaccine. Your health care provider can help you understand more about the vaccine and your health.

### Should members pay to get their name on a COVID-19 vaccination list? **New 2/10/2021**

No. Be on alert for fraud. If someone calls, texts, or emails you promising access to the vaccine for a fee, don't share your personal or financial information.

- No one should ask you to pay to put your name on a list to get the vaccine.
- No one should ask you to pay to get early access to a vaccine

You can report [suspected fraud](#) to UnitedHealthcare, and we'll help you file a report, which could help you and others. [Members can learn more about how to protect themselves from fraud on uhc.com.](#)

### What are the main things to know about COVID-19 vaccines? **Update 3/1/2021**

- COVID-19 vaccines are an important step in slowing the spread of the disease, and UnitedHealthcare encourages people to get a vaccine as soon as it's available to them. We are helping members stay informed on COVID-19 vaccines through our digital tools and our customer service advocates. We also encourage people to stay informed on COVID-19 vaccines and to discuss vaccination with their health care providers.
- COVID-19 vaccine availability is changing quickly. UnitedHealthcare is actively monitoring updates from the [federal government](#), [Centers for Disease Control and Prevention \(CDC\)](#), [U.S. Food & Drug Administration \(FDA\)](#) and [Centers for Medicare & Medicaid Services \(CMS\)](#), as well as state and local public [health departments](#).
- On January 21, 2021, the Administration of President Joseph R. Biden, Jr. released a [National Strategy for the COVID-19 Response and Pandemic Preparedness](#). Through

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this, the federal government is initiating an action plan to provide additional support to help end the pandemic.

- We're committed to working with federal, state and local organizations to help our members access vaccines and help end the pandemic.
- UnitedHealthcare encourages people to get vaccinated for COVID-19 as soon as a vaccine becomes available to them. COVID-19 vaccines are an important step in slowing the spread of the disease, and key to helping protect members, their families and friends. We encourage people to stay informed on COVID-19 vaccines and to discuss vaccination with their health care providers.
- To help members access public resources for their area, they can use our [COVID-19 vaccine resource locator](#). UnitedHealthcare has gathered links to public resources to help people stay informed. This zip-code based tool finds online vaccine resources available through health departments and national retail pharmacies near you. These public resources may include information on who is eligible to get the vaccine, where vaccines may be available, how to sign up for alerts and in some places, scheduling an appointment.
- Our top priorities in helping members, customers and providers at this point in the vaccine roll-out are 1) making sure members know there is \$0 cost-share on vaccines through the national public health emergency period, 2) providing resources to help them find COVID-19 vaccine information and 3) providing tools to help them navigate when and where to receive a vaccine.
- There are currently 3 COVID-19 vaccines authorized for emergency use by the [FDA](#). These vaccines are as safe and as effective as possible at preventing COVID-19, according to the [CDC](#). There is 1 one-dose vaccine (Johnson and Johnson) and 2 two-dose vaccines (Pfizer and Moderna). The two-dose vaccines require the second dose within 3-4 weeks of the first dose. Follow vaccination instructions from the manufacturer, which will be provided to members by their vaccination provider.
- Due to limited supply, the federal government, [CDC](#) and [state and local health departments](#) are working to prioritize distribution and availability locally. Vaccination is occurring in phases, with those at highest risk getting access to vaccines first. The availability of vaccines varies locally.
- COVID-19 vaccines may be more available in the spring to mid-year time frame as additional vaccines may be FDA-authorized, produced and distributed. As these vaccines may become more widely available, we're committed to helping members get the COVID-19 vaccine easily and conveniently.
- UnitedHealthcare is committed to providing helpful information to our members [digitally](#) and through our call centers. However, members should monitor updates from their local news,

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health departments, pharmacies and health care providers, who may have more specific information and resources on local vaccine availability. We have compiled [website links](#) to state and local health departments' COVID-19 vaccine resources for customer and member convenience.

- Members may use our [COVID-19 vaccine resource locator](#), which is a zip-code based tool locating online vaccine resources available through health departments and national retail pharmacies near you. These public resources may include information on who is eligible to get the vaccine, where vaccines may be available, how to sign up for alerts and in some places, scheduling an appointment.
- COVID-19 vaccines may be more available in the spring to mid-year time frame as additional vaccines may be FDA-authorized, produced and distributed. As these vaccines may become more widely available, we're committed to helping members get the COVID-19 vaccine easily and conveniently.
- To help people access COVID-19 vaccine resources in their area, we created the COVID-19 Vaccine Resource Locator. This zip-code based tool finds online vaccine resources and scheduling tools available through health departments and large retail pharmacies. It is available at [uhc.com/vaccinelocator](https://uhc.com/vaccinelocator). Members should also look to their local news, health care providers and local pharmacies for vaccine availability.
- Members should continue to follow public health safety guidelines to slow the spread of the disease: wear a face mask, continue to physically distance and wash hands regularly. Members should also make sure they are up to date on their doctor appointments, such as annual checkups and receive care they may need for anxiety, depression and loneliness. Most providers also offer telehealth visits to help members get the care they need.
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- Members will have \$0 cost-share (copayment, coinsurance or deductible) on FDA-authorized COVID-19 vaccines, no matter where they get the vaccine and including when 2 doses are required, as outlined below:
- Plans through Employers and Individual health plans, including Student Resources, Short Term Limited Liability and Exchange plans, members will have \$0 cost-share for the vaccine at both in- and out-of-network providers through the national public health emergency period.
- For Medicare health plans, members will have \$0 cost-share for the vaccine at both in- and out-of-network providers through Dec. 31, 2021. Providers should not ask Medicare members for vaccine payment upfront or after the vaccine is received.
- For Medicaid individuals in UnitedHealthcare Community Plans, members will have \$0 cost-share for the vaccine for both in- and out-of-network providers through the national public

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health emergency period. State variations and regulations may apply during this time. Please review the [UnitedHealthcare Community Plan website](#) and the state's site for the latest information. If no state-specific guidance is available, UnitedHealthcare plan guidelines will apply.

- If a member gets a vaccine during a regular office visit, the office visit will be covered according to plan benefits and the member may have a cost-share for the office visit.
- Members should not receive any bills for COVID-19 vaccines from their vaccination provider or UnitedHealthcare during the national public health emergency period. If a member receives a bill, they should call the number on their UnitedHealthcare card and we can help them determine what to do.
- Be aware of fraud. If someone calls, texts, or emails a member promising access to the vaccine for a fee, the member should not share their personal or financial information. No one should ask a member to pay to put their name on a list to get the vaccine. No one should ask a member to pay to get early access to a vaccine.
- Once members get their COVID-19 vaccinations, they should keep their COVID-19 vaccination card with them. Members should also keep their health care provider informed of the COVID-19 vaccines they get.

## Frequently asked questions

The CDC remains the best source for COVID-19 vaccine education. UnitedHealthcare will provide helpful information to our members [digitally](#) and through our call centers. Members should monitor updates from the local news, health departments, pharmacies and health care providers, who may have more specific information and resources on local vaccine availability.

There are multiple sections of frequently asked questions (FAQs) to help guide people to the right content:

1. General commonly asked questions
2. Protection and safety
3. Distribution and availability
4. First dose appointment preparation
5. Getting the second dose
6. Cost and coverage
7. Additional resources

## General Commonly Asked Questions

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## Coverage of authorized vaccines applies to which UnitedHealthcare Commercial plans? **New 1/14**

Individual, Exchanges, group health plans including Student Resources, grandfathered plans. It does not apply to excepted benefit plans. We strongly encouraged alignment for self-funded groups, who have an opt-out option.

## What should members know about COVID-19 vaccines? **Update 12/21**

COVID-19 vaccines are an important step in slowing the spread of the disease. We are committed to helping you stay informed on COVID-19 vaccines and encourage you to discuss the vaccine with your health care provider.

### 1. There is a COVID-19 vaccine authorized by the FDA

The [U.S. Food & Drug Administration \(FDA\)](#) has authorized three COVID-19 vaccines for emergency use. These vaccines were developed to protect people from COVID-19, and two require two doses (Pfizer and Moderna) and one requires a single dose (Johnson and Johnson). Be sure to follow the vaccination instructions from the manufacturer. You should also continue to follow public health safety guidelines to help slow the spread of the disease.

Several trials from multiple companies are continuing, with promising results that you may have read about. It's also helpful to know that the FDA has a [review process](#) that it completes before it will authorize vaccines for emergency use by the general public. The CDC is your best resource for the latest information on [FDA-authorized COVID-19 vaccines](#).

### 2. The COVID-19 vaccine will have limited availability at first

Vaccine distribution is being coordinated by the [Centers for Disease Control and Prevention \(CDC\)](#) and [state health departments](#). Since supplies are limited at this time, health care workers and residents of long-term care facilities will be the first to be vaccinated.

COVID-19 vaccines may be more available in the spring to mid-year time frame as additional vaccines are FDA-authorized, produced and distributed. The goal will be for you to have the information you need about vaccines and to get the COVID-19 vaccine easily and conveniently. UnitedHealthcare's COVID-19 [consumer site](#) and the member's [online UnitedHealthcare account](#) will have the latest information for members.

To find state health department resources in Spanish and other languages, visit [uhcommunityplan.com](https://uhcommunityplan.com).

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- The UnitedHealthcare [Vaccine Resource Locator tool](#) and the [state health department](#) are good resources for information on COVID-19 vaccine availability in an area. At this time, the Vaccine Resource Locator will not include information available from specific health care providers or physician offices.

### 3. Members will be able to get the vaccine at no charge

Members will be able to get the vaccine at \$0 cost-share (copayments, deductibles and co-insurance) as noted below, no matter where they get the vaccine and including when 2 doses are required. In fact, members shouldn't receive a bill for the COVID-19 vaccine.

- **Employer and Individual\* health plans:** Members will have \$0 cost-share for COVID-19 vaccines for both in- and out-of-network providers through the national public health emergency period.
- **Medicare health plans:** Members will have \$0 cost-share for COVID-19 vaccines at both in- and out-of-network providers through Dec. 31, 2021.
- **Medicaid members in UnitedHealthcare Community Plans:** Members will have \$0 cost-share for COVID-19 vaccines both in- and out-of-network providers through the national public health emergency period. State variations and regulations may apply during this time. Please review the [UnitedHealthcare Community Plan website](#) and your state's site for the latest information.
- **Members should not receive any bills for COVID-19 vaccines from their vaccination provider or UnitedHealthcare during the public health emergency period.** If a member receives a bill, they should call the number on their UnitedHealthcare card and we can help them determine what to do.
- **Be aware of fraud.** If someone calls, tests, or emails a member promising access to the vaccine for a fee, the member should not share their personal or financial information. No one should ask a member to pay to put their name on a list to get the vaccine. No one should ask a member to pay to get early access to a vaccine.
- **Be sure to follow the vaccination instructions, which you will receive when you get the vaccine.** Most FDA-authorized COVID-19 vaccines will require a second dose. You will need to get both doses in the required time frame to have protection from COVID-19. To help slow the spread of the disease, it's important you continue to wear a face mask, physically distancing and wash your hands regularly.
- **Members who have questions about the COVID-19 vaccine should speak with their primary care provider or a health care professional regarding vaccine recommendations given their specific health conditions.**
- **Members should plan on bringing specific documents with them to get their COVID-19 vaccine, including their insurance card or Medicare insurance card as well as their health status information.**

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- Once a member gets the COVID-19 vaccine, members should keep their COVID-19 vaccination documentation with them. Members should also keep their primary care provider informed of the COVID-19 vaccines they get.
- Members should not receive any bills for COVID-19 vaccines from their vaccination provider or UnitedHealthcare during the national public health emergency period. If a member receives a bill, they should call the number on their UnitedHealthcare card and we can help them determine what to do.

We will help keep you informed on the groups of people prioritized by the CDC to get the COVID-19 vaccine and where to find vaccination providers. Continue to check this page for the latest information.

## Protection and safety

### Will the COVID-19 vaccines provide protection from COVID-19? Update 3/1/2021

The [FDA](#) has authorized 3 COVID-19 vaccines for emergency use. These vaccines are as safe and as effective as possible at preventing COVID-19, according to the [CDC](#). There is 1 one-dose vaccine and 2 two-dose vaccines. Like other vaccines, COVID-19 vaccines can take several weeks after vaccination completion for full effectiveness.

#### FDA-authorized COVID-19 vaccines

Vaccine manufacturer	Doses <sup>1</sup>	Ages for EAU <sup>2</sup>	FDA Fact Sheets
<a href="#">Pfizer-BioNTech</a>	2 doses, 21 days apart	16 and older	<ul style="list-style-type: none"> <li>• <a href="#">Pfizer for health care providers</a></li> <li>• <a href="#">Pfizer for patients and caregivers</a></li> </ul>
<a href="#">Moderna</a>	2-doses, 1 month apart	18 and older	<ul style="list-style-type: none"> <li>• <a href="#">Moderna for health care providers</a></li> <li>• <a href="#">Moderna for patients and caregivers</a></li> </ul>
<a href="#">Janssen</a>	1 dose	18 and older	<ul style="list-style-type: none"> <li>• <a href="#">Janssen for health care providers</a></li> <li>• <a href="#">Janssen for patients and caregivers</a></li> </ul>

1 Always follow vaccination instructions from the manufacturer.

2 Emergency Use Authorization (EUA) for use among people these ages.

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Like the flu vaccine, vaccination providers will administer the COVID-19 vaccine based on availability. Vaccination providers may not have all FDA-authorized COVID-19 vaccines at their location.

Important reminders on the protection COVID-19 vaccines provide:

- While COVID-19 vaccines may help protect the individual from the virus, it is not yet known if vaccinated people can still give the COVID-19 virus to others.
- The duration of protection against COVID-19 is currently unknown.

Because of this, members should follow public health safety guidelines to help protect themselves and others. Wear a face mask, practice physical distancing and wash hands regularly.

### **Are COVID-19 vaccines safe? Update 3/1/2021**

All FDA-authorized COVID-19 vaccines are as safe and as effective as possible at preventing COVID-19, according to the [CDC](#). They are key to slowing the pandemic. The U.S. vaccine safety system makes sure all vaccines go through an extensive process to confirm levels of safety, including the recently FDA-authorized COVID-19 vaccines. Even after emergency use authorization (EUA), the FDA continues to review clinical data about the vaccines. The CDC website has additional [COVID-19 vaccine safety information](#).

### **Are there side effects associated with COVID-19 vaccines? Update 3/1/2021**

As with other vaccines, and according to the CDC, people report some [side effects](#) with the FDA-authorized COVID-19 vaccines. The most common side effect is a sore arm. Some other side effects may feel like flu and might even affect members' ability to do daily activities, but they should go away in a few days.

In the event of an emergency, call 911 or go to the nearest hospital.

If members have side effects that bother them or do not go away, they should report them to their vaccination provider or primary care provider. They should also notify the CDC at 1-800-822-7967, as the CDC and FDA continue to monitor the safety of the FDA-authorized COVID-19 vaccines.

Members can also use the CDC's [v-safe mobile app](#), which will help them monitor side effects and get second dose reminders.

### **What is an emergency use authorization? Update 3/1/2021**

The FDA has a review process for safety and effectiveness that it completes before granting emergency use authorization (EUA) for the general public. Once the FDA authorizes a vaccine for emergency use, the [Advisory Committee of Immunization Practices \(ACIP\)](#) will meet to vote on recommending the vaccine.

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When evaluating an EUA, the FDA carefully balances the potential risks and benefits of the products based on the data currently available. During the national public health emergency period, the FDA continues to monitor both the safety and effectiveness of the vaccine.

As more COVID-19 vaccines are authorized for emergency use by the FDA, [ACIP](#) will quickly hold public meetings to review all available data about each vaccine and make recommendations for their use in the United States. [Learn more about how CDC is making COVID-19 vaccine recommendations.](#)

### Are there people who should not get the COVID-19 vaccine? Update 3/1/2021

The current FDA-authorized COVID-19 vaccines are not recommended for people with certain conditions or people of certain ages. The current vaccines are authorized for use among the following ages:

- [Pfizer](#) is not authorized for people under the age of 16.
- [Moderna](#) is not authorized for people under the age of 18.
- [Janssen](#) is not authorized for people under the age of 18.

There are other special considerations for when it might not be a good time to get the vaccine:

- If a person has recently been exposed to COVID-19, see the [CDC guidelines](#) for getting the vaccine.
- If a person had monoclonal antibody treatment or received convalescent plasma, the [CDC states](#) vaccination should not occur for at least 90 days.

Members should talk to their health care provider if they have questions about getting vaccinated for COVID-19.

According to the [CDC](#), if people have ever had a severe allergic reaction to a vaccine or an injected medicine, they should ask their doctor if they should get the COVID-19 vaccine. A severe reaction is one that requires treatment at a hospital or with medications like an EpiPen (epinephrine). According to the CDC, the likelihood of severe reaction to the FDA-authorized COVID-19 vaccines is very low.

The CDC recommends people who have seasonal allergies or allergies to food, pets or oral medications, can still be vaccinated. If members have questions, they should check with their health care provider.

For more information, read the FDA's [Pfizer Patient Fact Sheet](#), [Moderna Patient Fact Sheet](#) and [Janssen Patient Fact Sheet](#). Health care professionals can also look to the FDA's health care

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provider fact sheets available for [Pfizer](#), [Moderna](#) and [Janssen](#).

### **If a member has had COVID-19, can they get vaccinated? Update 3/1/2021**

According to the [CDC](#), COVID-19 vaccination should be offered to people regardless of whether they've already had COVID-19 infection. And members do not need an antibody or diagnostic test before or after they are vaccinated to learn if the vaccine worked.

Anyone currently infected with COVID-19 should wait to get vaccinated until after their illness has resolved and after they have met the criteria to discontinue isolation. Additionally, current evidence suggests that reinfection with the virus that causes COVID-19 is uncommon in the 90 days after initial infection. People with a recent infection may delay vaccination until the end of that 90-day period.

### **What is known about the virus variants and vaccine protection? Update 3/1/2021**

According to the CDC, experts are continuing to study the variants of the virus that causes COVID-19. Viruses constantly change through mutation, and new variants of a virus are expected to occur over time. There are [multiple variants of the virus that causes COVID-19](#), and these variants seem to [spread more easily](#) than other variants. Currently, there is no evidence that these variants cause more severe illness or increased risk of death.

FDA-authorized COVID-19 vaccines play an essential role in limiting the spread of COVID-19 and protecting people's health. To help protect the member's health, they need to follow public health safety practices: wear face masks, physically distance, wash hands regularly and isolate or quarantine when sick. Visit the [CDC website](#) to learn more about the virus variants.

### **What is known about masks and protecting health? Update 3/1/2021**

The CDC recommends wearing a mask to protect others as well as oneself, along with other public health safety practices: washing hands regularly, physically distancing and avoiding crowds.

Important reminders to make sure masks work as well as they can, [according to the CDC](#):

1. Make sure the mask fits snugly against your face. Gaps can let air with respiratory droplets in and out around the edges of the mask.
2. Pick a mask with layers to keep your respiratory droplets in and others' out.
3. Two masks used together, such as a surgical mask with a cloth mask offers better protection to you and those around you.

Learn more about mask fit on the [CDC website](#).

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According to the CDC, masks should be worn:

- By people 2 years of age and older
- Any time you are in a public setting
- When you are with people who do not live with you, including inside your home or someone else's home
- Inside your home if someone you live with is sick with [symptoms](#) of COVID-19 or has tested positive for COVID-19

Learn more on the [CDC site](#).

### **When do members need to quarantine? Update 3/1/2021**

Local public health agencies determine [quarantine recommendations](#). According to the CDC, quarantine is used to keep someone who might have been exposed to COVID-19 away from others. [Exposure is defined](#) as 15 minutes or more of being within 6 feet of an individual who tested positive or had symptoms within 2 days of exposure. By not going in public or staying home, quarantine helps prevent disease spread before a person knows if they have it.

The CDC has identified 2 groups of people who **do not** need to quarantine when exposed:

- People who are fully vaccinated will no longer be required to quarantine following a direct exposure to someone with COVID-19. Fully vaccinated people are considered those who have had a dose of the one-dose vaccine or both doses of a two-dose vaccine, and 2 weeks have passed to allow for the vaccine to work. There are [additional considerations](#) for people who are fully vaccinated and in health care settings.
- People who have recovered from COVID-19 in the past 3 months do not need to quarantine.

Learn more on the [CDC website](#).

### **When do members need to isolate?**

[According to the CDC](#), isolation is used to separate people infected with COVID-19 from those who are not infected. People who are in isolation should stay home until it's safe for them to be around others. At home, anyone sick or infected should separate from others, staying in a specific "sick room" and using a separate bathroom if possible. The length of isolation period depends on several factors. Review the [CDC's recommendations](#) for when isolation can end based on the situation.

## **FDA-emergency authorized vaccine distribution and availability**

### **What other COVID-19 vaccines are in process? Update 12/19**

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There are several COVID-19 vaccines in late stage clinical development in the U.S. and globally. The following is a high-level status of approvals and timing for the current leading vaccine candidates. As of Dec. 18, 2020, here is what we know:

Vaccine type	Manufacturer	Status	Doses required
Messenger RNA	Pfizer-BioNTech	Authorized for emergency use	2
Messenger RNA	Moderna	Authorized for emergency use	2
Viral vector	Astra Zeneca	Phase 3 in process	2
Viral vector	Janssen (J&J)	Authorized for emergency use	1
Protein sub-unit	Novavax	Phase 3 in process	2
Protein sub-unit	Sanofi/GSK	Phase 1/2 results expected Dec. late 2021 or early 2022	2

FDA-authorization is pending the status of trials and submission of data for emergency use. For the latest information, visit the [FDA website](#).

Current vaccine information can be found at the [FDA emergency preparedness and response site](#) for COVID-19. Additional vaccine information can be found at: [CDC COVID-19 Vaccines](#), [CDC COVID-19 Things You Need to Know](#)

#### **What's the process for FDA emergency-authorized vaccines, and then ultimately, members getting the vaccine? Update 12/19**

The [FDA](#) has a review process that it completes before it will authorize vaccines for emergency use by the general public. Once the FDA authorizes a COVID-19 vaccine, the [Advisory Committee of Immunization Practices \(ACIP\)](#) will meet to vote on recommending the vaccine. If recommended, the CDC Director will review and approve who should receive the vaccine. The CDC has information on the process [here](#). It is likely the vaccine will first be made available to health care professionals, essential workers and people at high risk, such as those over 65 years old or with an underlying health condition. At first, we expect the vaccine to be at limited health care sites because of storage needs and availability. As COVID-19 vaccines are approved, we encourage members to look to the FDA and CDC for [guidance](#).

Members may look to the [CDC](#) and their [state health department](#) to find vaccine providers as different phases are announced. Members can also speak to their primary care provider or other health care professional to better understand what they should do given their specific health conditions.

COVID-19 vaccines may be more available in the spring to mid-year time frame as additional vaccines are FDA-authorized, produced and distributed. The goal will be for people to get the COVID-19 vaccine easily and conveniently as recommended by their health care provider.

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## Does UnitedHealthcare have a tool to help members find resources in their area? **New 2/1/2021**

- COVID-19 vaccines are an important step in slowing the spread of the disease, and it will take time to make enough vaccines for everyone. Due to the initial limited supply, the [Centers for Disease Control and Prevention](#) and [state and local health departments](#) are coordinating who should get vaccinated first and where vaccines are available. This information is developing and varies locally.
- The launch of the UnitedHealthcare [COVID-19 Vaccine Resource Locator](#) will help members navigate local vaccination planning and find resources for their area to help them take steps toward vaccination. This zip-code based tool finds online, public vaccine resources available through state and local health departments as well as national retail pharmacies.
- These public resources may include information on who is eligible to get the vaccine, where vaccines may be available, how to sign up for alerts and in some places, scheduling an appointment.
- To find state health department resources in Spanish and other languages, visit [uhcommunityplan.com](http://uhcommunityplan.com)
- We are updating resources as more information becomes available. Resources vary based on location and time.
- At this time, the resource locator will not include information available from specific health care providers or physician offices.

## How are FDA-authorized COVID-19 vaccines being distributed? **Update 3/1/2021**

Due to limited supply, FDA-authorized COVID-19 vaccine distribution is being coordinated by the [CDC](#) with [state and local health departments](#). The federal government is also working to help accelerate vaccination and provide resources to help end the pandemic.

Vaccination is occurring in phases, with those at highest risk getting vaccines first. The CDC recommendations for vaccination prioritization are below. State and local health departments may have different criteria locally. To understand the vaccination plan and eligibility in their local area, members should look to their [state and local health department's website](#), as well as local pharmacies and health care providers. Availability and eligibility vary locally.

[Find resources about vaccine availability for the member's area →](#)

## CDC COVID-19 vaccine distribution framework

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Phase 1A	Phase 1B	Phase 1C	Phase 2	Phase 3
Health care workers Long-term care residents	Frontline essential workers in these industries: <ul style="list-style-type: none"> <li>• Fire and police departments</li> <li>• Corrections</li> <li>• Food and agriculture</li> <li>• U.S. Postal Service</li> <li>• Manufacturing</li> <li>• Grocery stores</li> <li>• Public transit</li> <li>• Education, including teachers, support staff and daycares</li> </ul> People age 75 and older	People ages 65 to 74 years old  People ages 16 to 64 years old with high-risk, underlying medical conditions* Other essential workers: <ul style="list-style-type: none"> <li>• Transportation and logistics</li> <li>• Water and wastewater</li> <li>• Food service</li> <li>• Shelter and housing</li> <li>• Finance</li> <li>• Information technology and communications</li> <li>• Energy, legal, media</li> <li>• Public safety and public health workers</li> </ul>	People ages 16 and older not already recommended in Phase 1	Children and young adults, pending recommendations for vaccination

\*List of high-risk, underlying medical conditions can be found [here](#).

The [framework](#) continues to evolve as the vaccine authorization and distribution process continues.

COVID-19 vaccines may be more available in the spring to mid-year time frame as additional vaccines are FDA-authorized, produced and distributed. The goal will be for people to get the COVID-19 vaccine easily and conveniently as recommended by their health care provider.

The FDA is reporting that it is also likely that there will be a period where COVID-19 vaccines will not be recommended for children or women who are pregnant. However, clinical trials continue to expand participants.

#### **When should vaccines be more widely available? Update 3/1/2021**

COVID-19 vaccines may be more available in the spring to mid-year time frame as additional vaccines may be FDA-authorized, produced and distributed. As vaccines may become more available, the CDC's goal is for everyone to be able to easily get the COVID-19 vaccination.

#### **What proactive steps can members take to get access to vaccines? Update 3/1/2021**

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COVID-19 vaccine availability changes quickly. If a member is eligible to get the vaccine, we encourage them to take proactive steps to secure an appointment or get their name on a local vaccination list.

Here are a few ways members can stay on top of the latest news and vaccine availability:

- Stay informed on the [latest vaccine information](#) from the CDC
- Visit their [state or local health department websites](#) to see when it's their turn to get the COVID-19 vaccine and find information on vaccination providers
- Sign up for e-alerts from their state to get regular updates
- Keep up with their local news for information on where vaccines may be available in their area
- Ask their doctor or local pharmacy about vaccine availability

And remember, members should not pay to be put on a vaccination list.

### **How will members know when to get the COVID-19 vaccination? Update 12/21**

Members can check with their [state health departments](#) on which groups are currently prioritized to get the COVID-19 vaccine. Members can also speak with their primary care provider or other health care professional about vaccine recommendations given their specific health conditions.

As vaccines become more widely available, we are committed to helping members get the COVID-19 vaccine easily and conveniently. Members can visit [uhc.com](#) and their [online UnitedHealthcare accounts](#) for additional information.

### **Will UnitedHealthcare help my “essential” employer group secure an approved vaccine provider? New 1/6/2021**

Until vaccines are more widely available, UnitedHealthcare does not have access to securing participating vaccine providers. While we do not have a direct role in vaccine distribution or population prioritization, which is being coordinated by the [Centers for Disease Control and Prevention \(CDC\)](#) and [state and local health departments](#), we are preparing to help our customers and members with vaccine education, access and ongoing support.

### **Where will members get the COVID-19 vaccine? Update 12/21**

Initially, FDA-authorized COVID-19 vaccines will only be available at certain locations. We encourage people to look to their [state health department](#) for where they can get the vaccine.

Once vaccines become more widely available, people will be able to get the COVID-19 vaccination at participating retail pharmacies, as well as doctors' offices, hospitals and federally qualified health centers. Members will also be able to visit [uhc.com](#) and their [online UnitedHealthcare accounts](#) for additional information.

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### Will members have a choice in COVID-19 vaccine? Update 12/21

Like the flu vaccine, vaccination providers will administer the COVID-19 based on availability. Vaccination providers may not have all FDA-authorized COVID-19 vaccines at their location. If members have questions, we encourage them to talk to their health care provider.

### When should members plan on getting the second dose of the COVID-19 vaccine? Update 12/21

Members will need to get both doses in the required time frame to have protection from COVID-19. We encourage members to schedule appointments for both doses at the same time. Their vaccination provider will help them know when to get the second dose. The CDC's [v-safe mobile app](#) can also help with second dose reminders.

Follow the vaccination instructions from the manufacturer, which includes making sure both doses are from the same manufacturer. The [Pfizer-BioNTech COVID-19 vaccine](#) will require 2 doses, given 3 weeks apart. The [Moderna COVID-19 vaccine](#) will require 2 doses, given 1 month apart. We strongly encourage members to schedule both doses at the same time to meet these time frames and get protection from COVID-19. When members schedule an appointment to receive the vaccine, the provider should assist them with scheduling both doses.

## First Dose Appointment preparation

### What do members need to bring to their vaccine appointment? Update 3/1/2021

Here's what is understood today:

- Members should be prepared to show their photo ID, such as a driver's license, to show proof of age. They might also need proof of residency. The member's [health department website](#) or vaccination provider may also have a list of required documents.
- Medicare plan members:
  - They will need their red, white and blue Medicare card because Medicare is paying for the member's vaccine in 2021. If the member doesn't have their Medicare card, they can find it by logging into their [Social Security account](#). More information on their Medicare card can be found on the [CMS site](#).
  - If the member receives their vaccine at a regular provider visit, they will also need their UnitedHealthcare member ID card.

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- For people with non-Medicare health plans, they will need to show their UnitedHealthcare member ID card.

Member should wear their face mask and physically distance at their appointment.

Additional information on preparing for their vaccination appointment can be found on the [CDC website](#).

### **What should members expect at their appointment? Update 3/1/2021**

Here are [3 key points from the CDC](#) for members to keep in mind as they prepare for their vaccination appointment:

1. Members' vaccination providers will likely monitor them after receiving the vaccine. This is in case of a [rare allergic reaction](#). So, members should plan on the vaccination appointment taking some extra time.
2. Members should plan ahead for their second dose by scheduling their second vaccine appointment if possible. Members can also sign up for free text messaging through the CDC's [VaxText](#) to get a reminder about their second dose of the COVID-19 vaccine.
3. Members should receive a vaccination card during their appointment that says which vaccine they received, the date it was received and where it was received. We suggest they keep it in a safe place.

For those receiving a two-dose vaccine, the vaccination card will be updated at the member's second dose appointment. We encourage members to keep their vaccination card with them.

### **Can members stop wearing a mask after they get a COVID-19 vaccine? New 1/31/2021**

No. The CDC continues to recommend people wear face masks and physically distancing.

After a person's immune system builds a response, the vaccine will prevent them from getting sick. Still, viral particles may colonize in their nose. At this point, experts believe that a vaccinated person could breathe those particles onto the people nearby, putting them at risk for infection.

Visit the [CDC website](#) for more information on public health safety guidelines.

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### Do members need a COVID-19 test after they get vaccinated to make sure it's working? **New 1/31/2021**

No, the CDC does not recommend people get COVID-19 antibody or diagnostic testing to understand whether a vaccine worked.

### What should members do with their vaccination card? **New 1/31/2021**

We encourage members to carry their vaccination cards with them.

## Second vaccine dose

### When should a member plan on getting a second dose of the COVID-19 vaccine? **Update 3/1/2021**

People will need to get both doses within 3 to 4 weeks to get the protection from COVID-19 indicated by the manufacturer. They should make sure both doses received are from the same manufacturer and that the second dose is as close to the recommended timing as possible. Follow the vaccination instructions from the manufacturer:

- [Pfizer-BioNTech COVID-19 vaccine](#): Requires 2 doses, given 3 weeks apart
- [Moderna COVID-19 vaccine](#): Requires 2 doses, given 1 month apart
- [Janssen \(Johnson and Johnson\) COVID-19 vaccine](#): Requires no second dose

We strongly encourage members to schedule both doses at the same time to meet these time frames and get protection from COVID-19. The vaccination provider should assist the member with scheduling the second dose when they receive their first dose and help them know when to get the second dose.

They can also sign up for free text messaging through the CDC's [VaxText](#) to get a reminder about their second dose of the COVID-19 vaccine.

### What if the member misses getting the second dose of the COVID-19 vaccine? **Update 3/1/2021**

The CDC recommends getting the second dose as close to the recommended timing of 3-4 weeks as possible. Follow the vaccination instructions from the manufacturer. If a member misses their second vaccination appointment or are outside the 3- to 4-week timing, they can still get the second dose and they won't need to start over with a first dose. And even if the second dose is late, the

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second dose will still help them get protection from COVID-19. They should schedule their next appointment with their vaccination provider as soon as they can.

#### **What if the member doesn't remember which COVID-19 vaccine they received? Update 3/1/2021**

They should have received a vaccination card at their first appointment with information on the COVID-19 vaccine manufacturer, date of their first vaccination and when their second dose is due. If they cannot find that, their vaccination provider can help them know which vaccine they received.

#### **What if the vaccine the member received isn't available for their second dose? New 1/31/2021**

The member should talk to their health care provider or COVID-19 vaccination provider. They will help the member determine the best next step to completing the COVID-19 vaccination series.

### **POST VACCINATION**

#### **What if the member has side effects? Update 3/1/2021**

Side effects from vaccines are normal signs that your body is building protection. As with other vaccines and according to the CDC, people report some [side effects](#) with the FDA-authorized COVID-19 vaccines. The most common side effect is a sore arm. Some other side effects may feel like flu and might even affect a person's ability to do daily activities, but they should go away in a few days. Members can learn more on the [CDC website](#).

In the event of an emergency, call 911 or go to the nearest hospital.

If a member has side effects that bother them or do not go away, they should report them to their vaccination provider or primary care provider. They should also notify the CDC at 1-800-822-7967, because the CDC and FDA continue to monitor the safety of FDA-authorized COVID-19 vaccines. Members can also use the CDC's [v-safe mobile app](#), which will help them monitor side effects and get second dose reminders.

#### **What should members do with their vaccination card? New 3/1/2021**

We encourage members to carry their vaccination cards with them.

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### Can members stop wearing a mask after they get a COVID-19 vaccine? New 3/1/2021

No. The CDC continues to recommend people wear face masks and physically distancing at this time. The CDC recommends wearing a [face mask](#) that fits tightly to the face and has multiple layers. This helps keep the member's respiratory droplets in, while keeping droplets from others out.

After a person's immune system builds a response, the vaccine will help prevent them from getting sick. Still, viral particles may colonize in their nose. At this point, experts believe that a vaccinated person could breathe those particles onto the people nearby, putting them at risk for infection. Visit the [CDC website](#) for more information on public health safety guidelines.

### Do members need a COVID-19 test after they get vaccinated to make sure it's working? New 3/1/2021

No, the CDC does not recommend people get COVID-19 antibody or diagnostic testing to understand whether a vaccine worked.

### If exposed to COVID-19 post-vaccination, do members need to quarantine? New 3/1/2021

According to the CDC, people who are fully vaccinated are not required to quarantine following a direct exposure to someone with COVID-19. Fully vaccinated people are considered those who have had the one-dose vaccine or both doses of a two-dose vaccine, and a period of 2 weeks has passed to allow for the vaccine to work. There are [additional considerations](#) for fully-vaccinated patients and residents in health care facility settings.

## COVERAGE AND REIMBURSEMENT

### How are COVID-19 vaccines covered? Update 1/31/2021

The COVID-19 vaccine serum will initially be paid by the government.

Once FDA-authorized COVID-19 vaccines are publicly available, members will have \$0 cost-share (copayment, coinsurance or deductible), no matter where they get the vaccine and including when two doses are required, as outlined below:

- **For Employer and Individual\* health plans:** members will have \$0 cost-share for COVID-19 vaccines at both in- and out-of-network providers through the national public health emergency period.

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- **For Medicare health plans:** members will have \$0 cost-share for COVID-19 vaccines at both in- and out-of-network providers through the national public health emergency. Providers should not ask Medicare members for vaccine payment, upfront or after they receive the vaccine
- **For Medicaid individuals in UnitedHealthcare Community Plans:** Members will have \$0 cost-share for COVID-19 vaccines at both in- and out-of-network providers through the national public health emergency period. State variations and regulations may apply during this time. Please review the [UnitedHealthcare Community Plan website](#) and state's site for the latest information. If no state-specific guidance is available, UnitedHealthcare plan guidelines will apply.
- If the vaccine is received during a regular office visit, the office visit will be covered according to plan benefits, so the member may have a cost-share for the office visit.
- Members should not receive any bills for COVID-19 vaccines\* from their provider or UnitedHealthcare during the national emergency health period. Members who have questions about their coverage or bills can go to their [online UnitedHealthcare account](#) or call the number on their health insurance card.

#### **How will vaccines be adjudicated if administered during an office visit? New 12/10**

UnitedHealthcare will reimburse for office visits along with the vaccine and administration when the primary purpose of the visit is the delivery of the COVID-19 immunization. We will adjudicate claims according to a member's benefit plan for preventive care.

#### **What is the current CMS published rate for administering the vaccine? Update 12/12**

CMS published rates for administration of the vaccine: For single dose, \$28.39. For 2 doses, \$16.94 for initial dose and \$28.39 for second dose.)

For COVID-19 vaccine administration billing and reimbursement information, go to the [uhcprovider.com](#).

#### **Should members pay to get their name on a COVID-19 vaccination list? New 3/1/2021**

No. Be on alert for fraud. If someone calls, texts, or emails promising access to the vaccine for a fee, personal or financial information should not be shared. Members should not give their credit card, social security number, PayPal® account, Venmo® account or any other payment information to anyone to get access to a COVID-19 vaccine.

- No one should ask a member to pay to put their name on a list to get the vaccine
- No one should ask a member to pay to get early access to a vaccine

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UnitedHealthcare will only request secure information from members through their password-protected member account.

If a member suspects fraud or is unsure, they have several ways to report it. Visit [uhc.com/fraud](https://uhc.com/fraud), to start an online report. Or call one of the following numbers.

- Call the number on the health insurance member ID card
- Call [1-844-359-7736](tel:1-844-359-7736) if they're a UnitedHealthcare member
- Call [1-800-MEDICARE](tel:1-800-MEDICARE) if they're a Medicare member

[Members can learn more about how to protect themselves from fraud on uhc.com.](#)

**Do you know if UHC is developing capability as COVID-19 vaccine eligibility expands to identify those eligible and then outreach to them to let them know and or possibly facilitate where they can go to get a vaccine? New 2/25/2021**

As FDA-authorized COVID-19 vaccines become more available, UnitedHealthcare will help notify members when and where to get vaccines.

This will largely be digital outreach, based on member and customer preferences for communication. Today, we have resources available on [uhc.com](https://uhc.com) and [myuhc.com](https://myuhc.com) to help members stay informed.

This includes a COVID-19 Vaccine Resource Locator with links to state and local health departments and even retail pharmacies with scheduling capabilities. Resource availability may vary by day and time.

In addition, in February OptumRx kicked off a Missed Dose Reminder program which involves a single phone call to members who have missed their 2<sup>nd</sup> dose.

**Regarding the new vaccine reminder program to get the 2<sup>nd</sup> dose, will that continue throughout 2021? New 2/25/2021**

Yes, the COVID-19 vaccine adherence program will be available as needed to support COVID-19 vaccination and second dose adherence. The program will continue through 2021 and may be extended if boosters are required.

## VACCINE CLAIM, BILLING AND REPORTING

**How will providers be reimbursed for COVID-19 vaccines? New 3/1/2021**

For COVID-19 vaccine administration billing and reimbursement information, go to [uhcprovider.com](https://uhcprovider.com).

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### **How will participating providers and pharmacist bill vaccine administration? New 12/10**

Participating providers may bill the UnitedHealthcare medical benefit through our [standard claims process](#). Pharmacist should submit to their claims pharmacy platform. Rates will be paid at the CMS defined reimbursement levels. State Medicaid may provide different guidance.

If an out-of-network provider bills above the CMS published rates for the administration of the vaccine, the member will not be held liable for payment of the administration service. Per federal provisions, a health care provider may not balance bill or impose cost share on a member for the cost of a vaccine or the administration. This applies for both in- and out-of-network providers.

### **What is the COVID-19 vaccine cost to customers? Update 2/25/2021**

The COVID-19 vaccine serum will initially be paid by the government. For Employer and Individual\* health plans, UnitedHealthcare and self-funded customers will be required to cover the administration of COVID-19 vaccines with no cost-share for in- and out-of-network providers, during the national public health emergency period. Administration fees for in-network providers will be based on contracted rates. Administration fees for out-of-network providers will be based on CMS published rates.

- Administration fees for in-network providers will be based on contract rates. Like CMS admin published rates with some variance higher or lower due to contracted rates. (CMS admin rates: For single dose, \$28.39. For 2 doses, \$16.94 for initial dose and \$28.39 for second dose.)
- Administration fees for out-of-network providers will be based on CMS published rates (CMS administration rates: For single dose, \$28.39. For 2 doses, \$16.94 for initial dose and \$28.39 for second dose.)

For COVID-19 vaccine administration billing and reimbursement information, go to [uhcprovider.com](https://uhcprovider.com).

### **What is the member and plan sponsor cost share? New 12/10**

The COVID-19 vaccine serum will initially be paid by the government. Eligible members receiving the vaccine will not have any out-of-pocket costs.

For Employer and Individual health plans, UnitedHealthcare and self-funded customers will be required to cover the administration of COVID-19 vaccines with no cost share for in- and out-of-network providers, during the national public health emergency period. Administration fees for in-network providers will be based on contracted rates. Administration fees for out-of-network providers will be based on CMS published rates.

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## What is UnitedHealthcare approach for medical claims? Update 2/26/2021

UnitedHealthcare aligns with American Medical Association (AMA) CPT coding for medical claims. Health care professionals should use published AMA CPT codes when submitting COVID-19 vaccine and vaccine administration claims to UnitedHealthcare under the medical benefit.

Currently approved [AMA CPT Codes](#):

Manufacturer	Vaccine Dose CPT	National Drug Code	1 <sup>st</sup> Administration CPT	2 <sup>nd</sup> Administration CPT
Pfizer	91300	59267-1000-1	0001A	0002A
Moderna	91301	80777-273-10	0011A	0012A
Johnson and Johnson*	91303		0031A	N/A
AstraZeneca*	91302	00310-1222-10	0021A	0022A

- Not yet approved or available

Additional codes will be added as they become available.

Codes will be added to all applicable provider fee schedules as part of the standard quarterly code update and any negotiated discounts and premiums will apply to these codes. Codes will be added using the CMS published effective date for the codes and payment allowance as the primary fees source.

### Modifiers

Modifiers are not required when submitting administration COVID-19 vaccine or vaccine claims through medical.

## What is UnitedHealthcare approach for pharmacy claims and administrative costs? New 12/10

Pharmacies will be allowed to bill UnitedHealthcare directly for the costs associated with the administration of COVID-19 vaccines. Pharmacists administering the COVID-19 vaccine serum provided by the federal government should submit claims through their pharmacy claims platform. Claims for Medicare Advantage members should be billed to the applicable CMS Medicare Administrative Contractor (MAC).

National Council for Prescription Drug Programs (NCPDP) has designated two submission clarification codes (SCC) for pharmacy billing as the differentiating value for the dose currently being

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administered. OptumRx® is updating its claims system to allow different reimbursement rates based on the submitted SCC and professional service code value from the pharmacy:

SCC/PSC Value	Description
SCC 2	Indicates initial dose
SCC 6	Indicates that the previous medication was a starter dose and additional medication is needed to continue treatment
“MA” (Medication Administered)	Indicates that pharmacies can submit claims with a DUR PPS code = MA to trigger an administration fee

Additional information on billing pharmacy claims can be found in the [NCPDP Emergency Preparedness Guidance –COVID-19 Vaccines guide](#).

### **What is UnitedHealthcare reporting for COVID-19 vaccines? New 1/15/2021**

COVID-19 vaccine analytics for UnitedHealthcare customers is available on the current self-service [COVID-19 Claim Summary Report](#). This report site is expanding to include a section reflecting the number of members who are partially and fully vaccinated. For questions contact your UnitedHealthcare representative.

### **Will UnitedHealthcare cover services for the treatment of side effects from the COVID-19 vaccine? New 2/25/2021**

Although mild to moderate adverse effects are relatively common following vaccine administration, side effects requiring medical treatment are rare. In the event a vaccine side effect does require a patient to seek medical care, those services will be covered according to their benefit plan. Standard member cost sharing will apply.

### **Are there diagnosis codes used to indicate that services are related to an adverse reaction to the COVID-19 vaccine? New 2/25/2021**

There are not specific codes to use for treatment claims for patients with COVID-19 side effects. Claims should be billed to reflect the appropriate symptoms and services provided.

## **ADDITIONAL RESOURCES**

### **Where can we get additional information? Update 3/1/2021**

- CDC Vaccine Finder: <https://vaccinefinder.org/search/>

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Last updated 3/1/2021

- [8 things to know about COVID-19 vaccines](#) from the CDC
- [Authorized COVID-19 vaccines](#) from the FDA
- [COVID-19 vaccine myths debunked](#)
- [FDA COVID-19 Vaccines](#)
- [UnitedHealthcare COVID-19 Member Resource Center](#) - Health care professionals, partners, customers and members can expect timely UnitedHealthcare communications on [uhc.com](#), [members' online UnitedHealthcare accounts](#) and [uhcprovider.com](#) regarding COVID-19 vaccine access, coverage and cost.
- [8 things to know about COVID-19 vaccines](#) from the CDC
- [Authorized COVID-19 vaccines](#) from the FDA
- [COVID-19 vaccine myths debunked](#)
- [CDC COVID-19 Vaccines](#)
- [FDA COVID-19 Vaccines](#)
- COVID-19 vaccine myths debunked from the Mayo Clinic: <https://www.mayoclinichealthsystem.org/hometown-health/featured-topic/covid-19-vaccine-myths-debunked?fbclid=IwAR3z-ddtLMoRDJIFVJrVjdiA1qGNMvZaoulvBjaTjZFLce8KzfjVaM3bux4>
- Pharmacies participating in the COVID-19 vaccination program: <https://www.cdc.gov/vaccines/covid-19/long-term-care/pharmacy-partnerships.html>

#### Vaccine Billing Resources for providers

- [CMS Enrollment for Administering COVID-19 Vaccine Shots](#)
- [CMS Medicare Billing for COVID-19 Vaccine Shot Administration](#)
- [CMS Coding for COVID-19 Vaccine Shots](#)
- [CMS COVID-19 Vaccine Shot Payment](#)
- [Roster Billing Guidance](#)
- [UnitedHealthcare COVID-19 Vaccine Guidance](#)

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