

Medicare Pays for Flu Vaccinations

Influenza, or flu, is a contagious illness that affects the respiratory system. It is caused by a virus. Symptoms include fever, chills, muscle aches, sore throat, headache, dry cough, and stuffy or runny nose. Pneumonia is another type of respiratory illness; the most common type is pneumococcal pneumonia. According to the Centers for Disease Control and Prevention (CDC), pneumonia and influenza together rank as the fifth most common causes of death for American seniors. Vaccines are available to prevent both conditions. The CDC suggests that all senior citizens get the vaccines.

If You Have Original Medicare

Flu vaccines are free for people with Medicare Part B if their health care provider accepts Medicare assignment. People with Medicare should not be charged a coinsurance or deductible for the flu vaccine. Flu vaccines can often be obtained for free at your local health department by using your Original Medicare card.

If You Have a Medicare Advantage Plan

However, people with Medicare Advantage Plans must get their vaccine through their plan. Always check with your Advantage Plan for information on where to obtain your flu vaccine. People with a Medicare Advantage plan are sometimes charged a co-pay for the flu vaccine. Check with your plan for details.

You can get one free flu vaccine per flu season. It may be possible to get a vaccine in January and still get the newest one the next November. The cost of the vaccine itself and the administration of the shot are covered. **It is a good idea, however, to ask about whether there will be any cost to you wherever you get the vaccine.**

Medicare also pays for one vaccine to prevent pneumococcal pneumonia because this vaccine is usually given only once to any person. The effects of this vaccine are long-lasting because, unlike the flu virus, the pneumococcal bacteria does not change or mutate from year to year.

Medicare suggests that people get the flu vaccine in October or November. But it is better to get the shot later than not at all. The flu season usually lasts through April. The vaccine provides protection within 1 or 2 weeks. You can get the flu vaccine and the vaccine for Pneumococcal Pneumonia at the same time.

The flu vaccine is very safe. The virus in the vaccine is not alive and cannot give you the flu. Getting the flu vaccine not only protects you, but protects people around you from exposure to the flu. This year, two different vaccines are available. One vaccine has been specially formulated for people 65 and older; it has a higher dose and is designed to cause a stronger immune response. Ask your doctor which vaccine he or she recommends for you.

The CDC recommends that seniors should seek medical advice when flu symptoms appear. The flu can be deadly for older adults. Every year, there are between 3,300 to 48,600 deaths from the flu in the United States alone.

Other flu prevention tips from CMS include:

- Cover mouth and nose while sneezing or coughing.
- Avoid contact with people who are sick whenever possible.
- Wash hands with soap and water or hand sanitizers.
- Try not to touch eyes, nose, or mouth.