



Fighting the flu: How the flu shot is covered this season

It's that time of year: flu season. With many new health care reforms now in place, you may be getting questions about how the flu shot benefit works. In general, specific coverage depends on whether a plan is grandfathered, non-grandfathered or hasn't renewed yet. Here's how flu shots are covered for Blue Cross Blue Shield of Georgia's standard plans.

Grandfathered plans

At the doctor's office

If a member gets the flu shot at the doctor's office:

- HMO and POS plans cover the flu shot at 100%. However, the doctor can bill for an office visit. If so, the member pays an office visit copay.
- PPO plans cover the flu shot, subject to the office visit copay.

At the pharmacy

If a member gets the flu shot at a pharmacy, and the shot is billed under pharmacy, the member should only have to pay a Tier 1 copay.

Non-grandfathered plans

At the doctor's office

If a member gets the flu shot at the doctor's office:

- HMO, POS and PPO plans cover the flu shot at 100%.
- The member has no copay.

At the pharmacy

If a member gets the flu shot at the pharmacy:

- The shot is covered at 100%.
- The member has no copay.

Plans that have not renewed yet

At the doctor's office

If a member gets the flu shot at the doctor's office:

- HMO and POS plans cover the flu shot at 100%. However, the doctor can bill for an office visit. If so, the member pays an office visit copay.
- PPO plans cover the flu shot, subject to the office visit copay.

At the pharmacy

If a member gets the flu shot at a pharmacy, and the shot is billed under pharmacy, the member should only have to pay a Tier 1 copay.

Need more information? Talk with your Blue Cross Blue Shield of Georgia representative.

DID YOU KNOW?

The 2010-2011 flu vaccine helps protect against the 2009 H1N1 virus, as well as two other influenza viruses.¹

¹ Centers for Disease Control and Prevention, cdc.gov, accessed November 29, 2010.