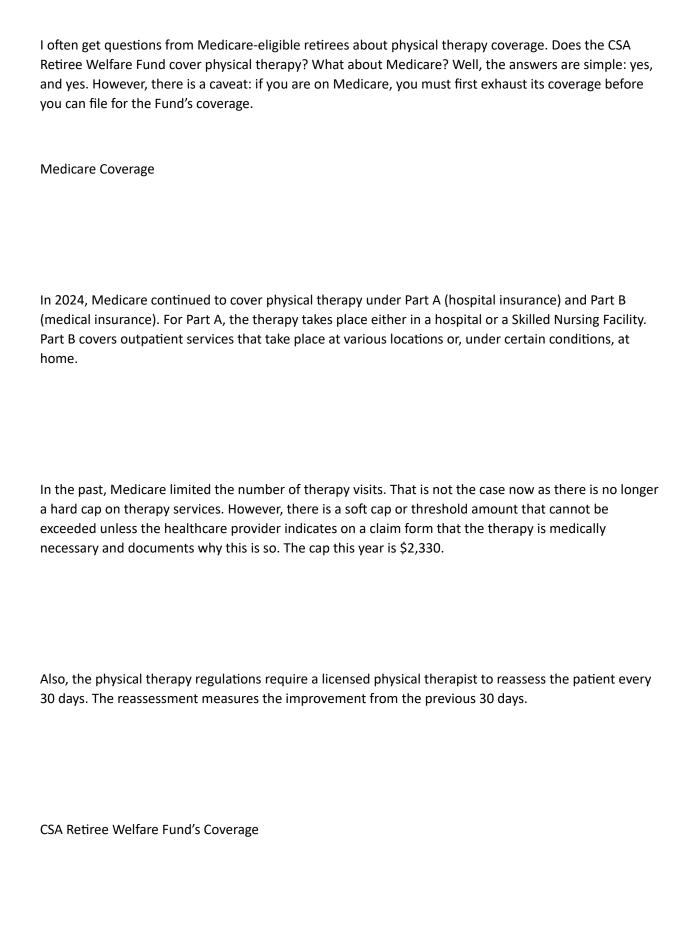


As I write this article, I just received a news flash that the US Food and Drug Administration approved the updated vaccine from Moderna & Pfizer. The vaccine shots should now become available in the coming days and will target a strain called KP.2
The good news is that the COVID-19 vaccine cost is free. The Department of Health and Human Services (HHS) has said the coronavirus "must be provided to vaccine recipients with no out-of-pocket costs." If you go to your local pharmacy for the shot, you will probably be asked to show your current ID and health insurance card.
Who Pays for the COVID-19 Vaccine
Medicare will pay for the COVID-19 vaccine for Medicare beneficiaries under Part B; HHS will pay for all others not on Medicare. However, those health insurance plans not compliant with the Affordable Care Act (ACA) will have to request reimbursement from the HHS provider relief fund. Under no circumstances can they bill patients directly.
2. 2. Physical Therapy



After an annual \$100 deductible, you will get back 80% of the therapy cost up to \$2,000. When you file your first claim, you will need a statement from Medicare (or your primary carrier if it covers physical therapy) that you have exhausted their coverage.

3. Question of the Month

Q. I recently was in the emergency room and received an invoice for \$50. Is that reimbursable?

A. I'm sorry you had to go to the emergency room. I hope you had a speedy recovery

The Fund would process the \$50 deductible under the Supplemental Medical Benefits program. However, under this program, there is a \$100 annual deductible. If \$50 is the only out-of-pocket expenditure during the calendar year, then the answer is no.

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