



COMMONWEALTH OF MASSACHUSETTS
Office of Consumer Affairs and Business Regulation
DIVISION OF INSURANCE

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Bulletin 2025-03

TO: Commercial Health Insurers; Blue Cross Blue Shield of Massachusetts, Inc.; and Health Maintenance Organizations Offering or Renewing Insured Health Products in Massachusetts (“Carriers”) subject to M.G.L. c. 176O

FROM: Michael T. Caljouw, Commissioner of Insurance 
Robert H. Goldstein, Commissioner of Public Health 

DATE: September 3, 2025

RE: Coverage for Vaccines

This notice provides guidance from the Massachusetts Division of Insurance (DOI) and Department of Public Health (DPH) to Carriers about Massachusetts guidelines for vaccines, and to clarify the DOI’s expectations regarding coverage for vaccines within Massachusetts-issued insured health plans. Under the provisions of M.G.L. c. 176O, §6(a), and the DOI regulation for Managed Care Protections and Accreditation of Carriers, 211 CMR 52.00, in 211 CMR 52.13, Carriers are expected to provide clear explanations within Evidence of Coverage materials to persons covered within Massachusetts-issued insured health plans about benefits for vaccines. The DOI also expects other Carrier communication materials to impart clear information about vaccine coverage.

State Guidelines for Vaccines

DPH is statutorily mandated to attend to the health and wellbeing of people in the Commonwealth (see M.G.L. c. 111, §§ 5, 6) and accordingly has issued recommended guidelines for vaccination [[Vaccine information for healthcare and public health professionals | Mass.gov](#)]. DPH’s recommended guidelines are widely distributed, known to health care practitioners and pharmacists, and made publicly available to provide public health guidance to protect the health and wellness of Massachusetts residents.

Coverage for Vaccines

Carriers are expected to provide coverage for all vaccines and the cost to administer vaccines, without cost-sharing and without the use of any utilization management, for persons covered under Massachusetts-issued insured health plans who satisfy the recommended guidelines established by DPH for the provision of immunizations in Massachusetts. Carriers are expected to update all Evidences of Coverage in accordance

with 211 CMR 52.13, and to make clear in all online information how eligible persons may access covered benefits for vaccines.

Carrier products with prescription drug formularies may limit access to vaccines to those specified on their plan formularies, provided that there is at least one product on the plan formulary that will address each item on the DPH recommended guidelines for vaccines. Health plans that offer non-emergency coverage through a closed network of providers may limit access to those health care practitioners or pharmacies that are part of their closed networks.

Carriers Acting as Administrators

When Carriers are acting as administrators for employment-sponsored, non-insured health benefit plans, the Division expects Carriers to encourage plan sponsors to take steps that are consistent with this Bulletin 2025-03. Plan sponsors should be made aware of the DPH recommended guidelines, and Carriers should encourage plan sponsors to follow the provisions of this Bulletin for non-insured health benefit coverage in Massachusetts.

If you have any questions regarding this Bulletin, please contact Kevin Beagan, Deputy Commissioner of the Health Care Access Bureau, Division of Insurance, at kevin.beagan@mass.gov; and Pejman Telebian, Director, Immunization Division, Department of Public Health, at pejman.talebain@mass.gov.