It’s Almost Flu Season. Should You Still Get a Shot, and Will Insurance Cover It?

Yes, the flu shot is still a thing. The CDC says people ages 6 months and up should get an annual flu vaccine, which means most insurers will cover it.

August 19, 2025 By Madison Czopek, PolitiFact and KFF Health News

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For parents of school-aged children, the fall to-do list can seem ever-growing. Buy school supplies. Fill out endless school forms. Block off parent-teacher nights. Do the kids’ tennis shoes still fit?

Somewhere, at some point, you might remember flu shots. Get your flu shot. Get their flu shots. Or should you? Can you? Is that still a thing?

Amid political chatter about vaccines and the government entities that oversee them, it’s understandable to wonder where all this leaves the 2025-26 flu vaccine.

In short: Yes, the flu shot is still a thing. And four doctors we spoke to said they recommend you get your flu shot this year. (See the source list below this article.)

Here are some answers to common questions:

Q: I heard the Trump administration could be changing vaccine recommendations. Does that apply to the flu vaccine?

There have been no substantial changes to the federal government’s flu vaccine recommendation: The Centers for Disease Control and Prevention still says that people 6 months old and up should get an annual flu vaccine.

That means most insurers will cover it, and it should soon be widely available.

Health and Human Services Secretary Robert F. Kennedy Jr., who has opposed vaccines, agreed that most people should get the flu vaccine. He followed a recommendation from the board that advises the federal government on vaccine policy; Kennedy replaced the members with his own.

The panel voted against recommending multidose flu shots that contained the preservative

thimerosal, but the preservative had already been removed from most vaccines, including most flu shots.

Q: Who should not get the flu shot?

Doctors acknowledged there are always exceptions to broad guidance. For example, people with severe allergies to flu vaccine components should not get vaccines that contain those components.

You should discuss your health situation with your physician for personalized guidance.

Q: Is this season's flu shot different from last season's?

Yes. The flu shot was updated for the upcoming flu season, but the changes weren't drastic. Like last year's flu shot, this year's vaccine is known as a three-component or trivalent vaccine that protects against three influenza viruses — two influenza A viruses and one influenza B virus.

This season's vaccine was altered to target a specific strain of the influenza A/H3N2 virus expected to circulate this season, said Ryan Maves, a professor of medicine at Wake Forest University and a member of the Infectious Diseases Society of America.

Those changes align with what the World Health Organization has recommended.

Q: When is the best time to get vaccinated?

September, October, or early November. This allows your body time to build up its protective antibodies as flu season begins and ensures your protection doesn't wane before it ends.

In the U.S., influenza infection typically peaks in February, so you want to make sure you're vaccinated and your protection is still strong through February and into March, said William Schaffner, a professor of infectious diseases at Vanderbilt University Medical Center.

Q: Is this season's flu vaccine guaranteed to protect against the influenza strain that's circulating?

Guarantee all protection? No.

Reduce risk of death? Yes.

Similar to the COVID-19 vaccine, flu vaccines are best at "protecting us from the most severe consequences of influenza," Schaffner said. That means the flu vaccine is most effective at keeping people out of the hospital or the intensive care unit and keeping people from dying.

"A flu vaccine may not guarantee perfect protection against the flu, but skipping your flu shot simply guarantees you'll have no protection at all," said Benjamin Lee, a pediatric infectious diseases physician at the University of Vermont Children's Hospital and an associate professor at the University of Vermont Larner College of Medicine.

Q: Will the flu shot be readily available this year?

All signs point to yes.

The FDA passed its formula recommendations to vaccine manufacturers March 13 — early enough that the agency expected there would be "an adequate and diverse supply." The people and places that administer flu shots should have them soon, typically beginning in September, said Flor Muñoz, a Baylor College of Medicine associate professor of pediatrics and infectious diseases.

Q: I heard Kennedy canceled $500 million in funding for vaccine development. Could this affect future flu vaccines?

Kennedy announced the cancellation of funding for mRNA vaccine development. Some companies have been researching combined mRNA flu and COVID shots, but there are currently no approved mRNA flu vaccines.

Still, experts said the federal government's changes — funding cuts, vaccine committee purges, deviations from existing procedures — are increasing uncertainty.

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