



Are prescription Vitamin D2 and D3 covered by insurance

Prescription Vitamin D2 is commonly covered by most commercial insurance plans at prescription dosages, but prescription Vitamin D3 is generally not covered, especially in its over-the-counter (cholecalciferol) forms. Medicare plans typically do not cover either Vitamin D2 or D3, except for specialized synthetic forms of D3 (such as calcitriol), which may be covered as prescription medications. ^{[1] [2] [3]}

Commercial Insurance Coverage

- **Vitamin D2 (ergocalciferol):** Usually covered with a prescription by most commercial insurance plans. ^{[3] [1]}
- **Vitamin D3 (cholecalciferol):** Typically not covered, unless prescribed as specific synthetic or active forms (e.g., calcitriol); regular OTC D3 is almost never reimbursed. ^{[1] [3]}

Medicare and Part D Coverage

- Medicare Part D **does not routinely cover** Vitamin D2 or regular Vitamin D3 supplements, even when prescribed. ^{[4] [2] [5]}
- Some synthetic D3 analogs (for example, calcitriol) may be covered as prescription drugs in particular circumstances. ^{[3] [1]}

Other Considerations

- Medicaid occasionally covers prescription forms for some patients, especially for documented deficiencies. ^[3]
- Coverage always depends on plan formularies—patients should check with their insurance provider or Medicare Part D plan administrator for specific details each year. ^{[6] [7] [8]}

Prescription Vitamin D2 is more likely to be covered than D3 under commercial insurance, but individual plan policies and regional regulations apply. For nearly all U.S. insurance plans, OTC Vitamin D3 is not a reimbursed benefit. ^{[6] [1] [3]}

✱

1. <https://www.singlecare.com/blog/vitamin-d-vs-d3/>
2. <https://www.goodrx.com/vitamin-d3/medicare-coverage>
3. <https://www.singlecare.com/blog/vitamin-d-without-insurance/>
4. <https://www.goodrx.com/vitamin-d2/medicare-coverage>

5. <https://www.goodrx.com/insurance/medicare/medications-not-covered-by-part-d>
6. <https://www.uhcprovider.com/content/dam/provider/docs/public/resources/pharmacy/commercial-pdl-jan-2025.pdf>
7. <https://medicareadvocacy.org/medicare-info/medicare-part-d/>
8. <https://www.villagecaremax.org/dsnp/2025-medicare-part-d-prescription-drug-coverage>
9. <https://www.medicare.gov/coverage/prescription-drugs-outpatient>
10. <https://www.ncoa.org/article/medicare-part-d-prescription-drug-coverage-what-older-adults-need-to-know/>
11. <https://www.medicareinteractive.org/understanding-medicare/medicare-prescription-drug-coverage-part-d/medicare-part-d-coverage/drugs-excluded-from-part-d-coverage>
12. <https://www.wellcare.com/en/resources/wellcare-benefits/medicare-pharmacy-prescription-drug-coverage>
13. <https://www.goodrx.com/well-being/supplements-herbs/vitamin-d2-vs-vitamin-d3-whats-the-difference>
14. <https://info.nystateofhealth.ny.gov/costsavings>
15. <https://pmc.ncbi.nlm.nih.gov/articles/PMC9372493/>
16. <https://www.ehealthinsurance.com/medicare/coverage/does-medicare-cover-vitamins-and-supplements/>
17. <https://www.sciencedirect.com/science/article/pii/S2161831323013947>
18. <https://pubmed.ncbi.nlm.nih.gov/22552031/>
19. <https://www.medicalnewstoday.com/articles/vitamin-d2-vs-d3>
20. <https://www.goodrx.com/vitamin-d2>