

# COVERAGE FOR COVID-19 TESTS

Testing remains an important tool in combating the spread of COVID-19

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## What you need to know

The COVID-19 Public Health Emergency is expected to end on May 11, 2023.

Until then, if you have any type of health insurance, you can get up to eight over-the-counter tests per month with no out-of-pocket costs. Over-the-counter tests are available in most pharmacies and may also be available online for delivery.

## After May 11, 2023

Laboratory tests for COVID-19 that are ordered by your provider will still be covered with no out-of-pocket costs for people with Medicare. Over-the-counter tests will still be available, but there may be out-of-pocket costs. Coverage of over-the-counter tests may vary by your insurance type, as described below.

### Medicare

Generally, Medicare doesn't cover or pay for over-the-counter products. The demonstration that has allowed us to offer coverage for COVID-19 over-the-counter tests at no cost ends on May 11, 2023.

However, if you are enrolled in Medicare Part B, you will continue to have coverage with no out-of-pocket costs for appropriate laboratory-based COVID-19 PCR and antigen tests, when a provider orders them (such as drive-through PCR and antigen testing or testing in a provider's office).

If you are enrolled in a Medicare Advantage plan, you may have more access to tests depending on your benefits. Check with your plan.

### Medicaid or Children's Health Insurance Program

If you have coverage through Medicaid or the Children's Health Insurance Program, you will have access to COVID-19 over-the-counter and laboratory testing through September 30, 2024. After that date, coverage of testing may vary by state.

### Private Insurance

If you have private insurance, coverage will vary depending on your health plan. However, private plans won't be required by federal law to cover over-the-counter and laboratory-based COVID-19 tests after May 11, 2023.

If your insurance chooses to cover COVID-19 testing, they may require cost sharing, prior authorization, or other forms of medical management.

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**Before you throw out "Expired" tests, remember that expiration dates on some tests have been extended.**

For more information, please see:

[www.fda.gov/medical-devices/coronavirus-covid-19-and-medical-devices/home-otc-covid-19-diagnostic-tests#list](https://www.fda.gov/medical-devices/coronavirus-covid-19-and-medical-devices/home-otc-covid-19-diagnostic-tests#list)

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