Insurance coverage for at-home tests

Other no-cost options also are available

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Along with vaccinations and protective measures such as wearing masks, maintaining physical distance, and hand-washing, at-home COVID-19 tests are an important tool for stopping the spread of the virus. That’s why the Biden-Harris Administration is working to expand the availability of free and low-cost testing, and there now are several ways to get tested and to obtain at-home test kits to have on hand in case you need them.

If you need to purchase additional tests, health insurance may cover the cost (and assistance may be available if you do not have insurance).

**At-Home Tests and Lab Testing at no Cost**

Through a program [announced by the White House on January 14](https://www.whitehouse.gov/briefing-room/statements-releases/2022/01/14/fact-sheet-the-biden-administration-to-begin-distributing-at-home-rapid-covid-19-tests-to-americans-for-free/), every household in the U.S. can order [four tests for free](https://www.covidtests.gov). People who do not have Internet access can call [1-800-232-0233](tel:1-800-232-0233) (TTY [1-888-720-7489](tel:1-888-720-7489)) to place their orders. For older adults and people with disabilities who cannot access the online order form, the [Eldercare Locator](https://eldercare.acl.gov/Public/Index.aspx) and the [Disability Information and Assistance Line (DIAL)](https://acl.gov/dial) can help with placing orders, and administering the tests.

At-home tests also may be picked up at some community health centers – contact yours to see if they are participating in the [COVID-19 Testing Supply Program](https://www.hrsa.gov/coronavirus/testing-supplies).

In-person lab tests also are available at no cost at more than 20,000 [community-based testing sites](https://www.hhs.gov/coronavirus/community-based-testing-sites/index.html), which include health centers and pharmacies across the country.

**If You Need Additional Tests and…**

…do not have insurance:

You may be able to receive COVID-19 care, including testing, through the [Uninsured Program](https://www.hhs.gov/coronavirus/covid-19-care-uninsured-individuals/index.html#patients-no-health-ins) administered by the Health Resources & Services Administration (part of the U.S. Department of Health and Human Services). Ask your health care provider if they participate in the program. If you need help finding a provider, you may be able to find a provider in your area on this  [list of providers who have participated in the program](https://data.cdc.gov/Administrative/Claims-Reimbursement-to-Health-Care-Providers-and-/rksx-33p3) in the past.

…have private insurance or a group health plan:

As of January 15, 2022, private insurers are now [required to cover](https://www.cms.gov/files/document/11022-faqs-otc-testing-guidance.pdf) the cost of over-the-counter, at-home COVID-19 tests. When you buy a test, it may be free if your insurer covers it directly, or you may need to pay for the test initially and

submit a claim to your insurer for reimbursement. Regardless of which method your insurer uses, all insurers must follow the same basic rules, including:

* Insurers are required to cover [at least eight tests per month](https://www.dol.gov/sites/dolgov/files/EBSA/about-ebsa/our-activities/resource-center/faqs/aca-part-51.pdf) for all covered individuals. Note that:
  + If a health care provider orders or administers tests, including at-home tests, after an individual clinical assessment, there is no limit on the number of tests that insurers are required to cover.
    - This includes tests for people who need them due to underlying medical conditions.
  + Plans and insurers may choose to cover tests up-front through preferred pharmacies or retailers.
    - If they choose to do so, they are still required to reimburse tests purchased by consumers outside of that network, at a rate of up to $12 per individual test (or the cost of the test, if less than $12).
  + Insurers are not required to cover tests required by your employer to return to work.
* To get a test, you **do not** need:
  + An order from a health care provider,
  + An assessment by a health care provider,
  + Prior authorization, or
  + A prescription.
* Tests are not subject to copays or deductibles

…are covered by Medicaid or the Children’s Health Insurance Program (CHIP)

Medicaid and CHIP [cover at-home tests](https://www.medicaid.gov/federal-policy-guidance/downloads/sho-21-003.pdf) with no cost sharing, both for diagnostic and screening purposes. This means that along with covering tests meant to diagnose COVID-19, Medicaid and CHIP also cover at-home tests needed for return-to-school or return-to-work initiatives and to meet travel requirements.

States are allowed to set their own guidelines for what is required to get a test (for example— requiring a prescription). States are strongly encouraged to set any such guidelines in ways that do not establish barriers to accessing tests. Your state [Medicaid/CHIP agency](https://www.medicaid.gov/about-us/beneficiary-resources/index.html#statemenu) can provide information on specific requirements in your state.

…are covered by Medicare

Medicare does not cover over-the-counter services or tests. However, because older people and people with disabilities face higher risks from COVID-19, HHS is [launching a new program](https://www.cms.gov/files/document/covid-19-over-counter-otc-tests-medicare-frequently-asked-questions.pdf) that will allow people covered by Medicare to get up to eight over-the-counter COVID-19 tests per month at no cost to them. This program is expected to be available in early spring 2022, as soon as Medicare can finish establishing and testing the new systems and processes required to make this unprecedented program possible.

In the meantime, Medicare beneficiaries can get a lab test for COVID-19 at no cost, if the test is ordered by a doctor, non-physician practitioner (like a nurse practitioner), pharmacist, or other authorized health care professional. This means a COVID-19 test performed at a drug store may be covered by Medicare. In addition, Medicare will pay for one test per year performed by a lab *without an order* from a health care professional.

Some Medicare Advantage plans already offer coverage and payment for at-home COVID-19 tests. If you are enrolled in Medicare Advantage, check with your plan to determine coverage.

For help finding tests, call 1-800-Medicare.