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.

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