Coverage for COVID-19 At-Home Over-the-Counter Tests

Private health insurers must cover up to 8 at-home over-the-counter COVID-19 tests at no cost. This applies to the U.S. Food and Drug Administration (FDA)-authorized tests bought on or after January 15, 2022. Only diagnostic tests that you give and read yourself are covered. Over-the-counter tests you take for employment purposes are not covered.

You and your family are covered if you have insurance through your job or you bought your own insurance, including those who purchased Affordable Care Act (ACA) marketplace plans. This coverage will last until the end of the public health emergency.

There will be no cost to you if you buy your tests from in-network pharmacies or mail order pharmacies, or preferred retailers or online suppliers approved by your plan. Check with your plan for specific coverage details.

Frequently Asked Questions about COVID-19 At Home Test Coverage

Who Can Get Free At-Home COVID-19 Tests?

You and any members of your household who are enrolled in a health plan offered by your employer or that you bought yourself are eligible. Each of you can buy up to 8 tests per 30-day period. That means a family of 4 can buy up to 32 diagnostic tests within 30 days.

How Long Will these Tests be Covered?

COVID-19 at-home over-the-counter tests will be covered at no cost to people enrolled in private plans until the end of the public health emergency.

Are COVID-19 Tests Ordered by My Doctor Still Covered?

Yes. If your healthcare provider orders a PCR test or rapid test or gives you one of those tests, your plan will fully cover the costs. There is no limit to the number of tests your plan must cover when ordered or given by a healthcare provider. Those tests do not count toward your monthly limit of 8 at-home over-the-counter tests.

Will At-Home Tests I Bought before January 15 be Covered?

Only tests bought on or after January 15 must be covered. Your insurer may choose to cover the costs of at-home tests purchased earlier, but they don't have to. To find out, call your plan or visit the plan's website.

How Many Tests Can I Get?

You and each enrolled family member can get up to 8 at-home tests per 30-day period, if the tests are authorized, approved, or cleared by the US Food and Drug Administration (FDA). You must give and read the tests yourself for them to be covered.

Are Tests I Need as a Condition of Employment Covered?

No. Plans are not required to cover any COVID-19 testing as a condition of employment. This includes at-home over-the-counter tests.

Is the Test Covered if I Buy it from an Out-of-Network Supplier?

You could have to pay up to $12 per test if you do not buy them from in-network providers, pharmacies, or preferred physical or online locations. Check with your plan before you buy tests to make sure they will be covered at no cost to you. And make sure the test is authorized, approved, or cleared by the US Food and Drug Administration (FDA).

If your plan has not set up in-network providers or preferred suppliers where you can get tests from, the plan will have to pay for the full cost of each test. But most plans will have in-network and preferred suppliers, so make sure you check before you buy.

Will I Have to Pay for Tests Upfront, then Get Reimbursed?

Health plans are working hard to put contracts in place to directly pay suppliers of the tests so you don't have to pay for them when you buy them. If you do have to pay for the tests at the time of purchase, save your receipt and submit a claim to your insurer. Check with your plan to find out how to submit a claim. Remember, the test must be authorized, approved, or cleared by the US Food and Drug Administration (FDA) for you to get reimbursed.

What if I Can't Afford to Pay for COVID-19 Tests Upfront?

Check with your health plan. If they don't have a way for you to get tests without paying upfront, you can go to free community testing sites. Your health plan may know of free sites in your area, or you can visit hhs.gov for a list of COVID testing sites.

The federal government has purchased 1 billion at-home COVID tests. In late January, they will launch a website telling everyone how they can get these free tests.

Does Medicare Cover Free at-Home COVID-19 Tests?

No. But you can get free testing at sites in your community. Click here to find free testing COVID testing sites in your area. The federal government has purchased 1 billion free at-home tests. In late January, they will launch a website telling everyone how they can get these free tests.

Does Medicaid Cover the Cost of At-Home COVID-19 Tests?

Yes. Medicaid programs must cover the full costs of at-home COVID tests for all Medicaid enrollees. Coverage rules vary by state, so visit your state's Medicaid website or call the program to learn more.

Does CHIP Cover the Cost of At-Home COVID-19 Tests?

Yes, the Children's Health Insurance Program (CHIP) must cover the full costs of at-home COVID tests. Coverage rules vary by state, so visit your state's CHIP website or call the program to learn more.