

COVID-19 Tests: Coverage Update



The COVID-19 Public Health Emergency ends May 11, 2023. Your Covid-19 testing may be impacted.



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 (OTC) tests will still be available, but there may be out-of-pocket costs. Coverage of OTC tests may vary by insurance.



Medicare Beneficiaries

If you are enrolled in Medicare Part B, you will continue to have coverage with no out-of-pocket costs for appropriate laboratory-based 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 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 OTC 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 OTC 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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