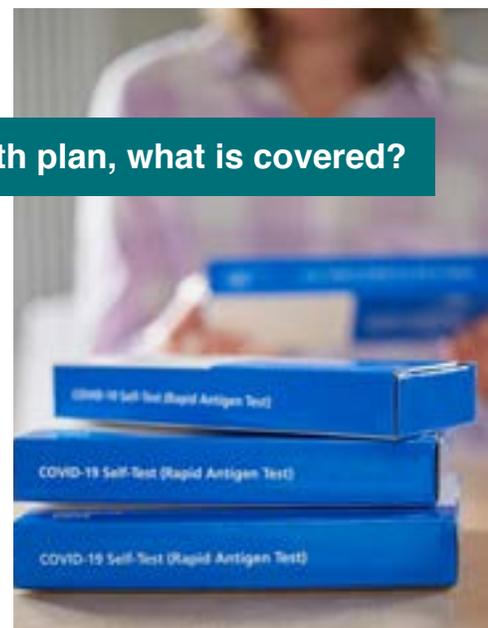# How Can I Get FREE Over-the-Counter Rapid At-Home COVID Tests?

If I have employer-provided coverage or purchased my own health plan, what is covered?

A new federal requirement was recently enacted: **Private insurers must now cover the cost of rapid at-home COVID-19 tests purchased over-the-counter,** effective Jan. 15, 2022. Up to eight rapid tests per member per month are covered in one of two ways:

1. Individuals with private insurance must be offered full reimbursement for rapid at-home tests purchased out-of-pocket.

2. Insurers may choose to set up "direct coverage" options, in which enrollees would purchase rapid at-home tests without paying anything up front if the test is obtained through a preferred network of pharmacies or retailers, or through a mail order option. (Enrollees may still purchase tests from other retailers outside of that network but the insurer is only required to reimburse at a rate of up to $12 per individual test.)

If an enrollee has been directed to undergo COVID-19 testing by their doctor due to underlying health conditions or other factors, the number of tests covered is unlimited.

What is my health insurance company's coverage policy?

- View rapid at-home COVID tests direct coverage and reimbursement policies for 13 of the largest private insurers (as of January 2022) by accessing this table.

- Enrollees may also check with their employer regarding questions about their private health insurance related to purchasing over-the counter COVID tests kits.

What if I'm covered under Medicare?

The Centers for Medicare and Medicaid (CMS) rolled out its initiative on April 4 that allows Medicare beneficiaries (including Medicare Advantage plan participants) to obtain eight free over-the-counter COVID-19 test kits per month.

I don't have health insurance – how do I get access to free test kits?

Anyone can order four free at-home COVID-19 tests by mail from COVIDtests.gov.

Sources: Kaiser Family Foundation; Centers for Medicare and Medicaid Services; CNET; COVIDtests.gov.

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