

COVID-19 Over-the-Counter (OTC) Tests & Medicare Frequently Asked Questions

Does Medicare cover over-the-counter COVID-19 tests?

Original Medicare does not currently pay for over-the-counter COVID-19 tests, but CMS is launching an initiative in early spring 2022 that provides payment directly to eligible pharmacies and other entities that are participating in this initiative to enable people with Medicare to get up to eight free over-the-counter COVID-19 tests a month.

Right now, Medicare Advantage Plans may cover and pay for over-the-counter COVID-19 tests as a supplemental benefit in addition to covering Medicare Part A and Part B benefits. If you're in a Medicare Advantage Plan, check with the plan to see if it will currently cover and pay for these tests. All Medicare beneficiaries with Part B will be eligible to get eight free over-the-counter COVID-19 tests per month through our new initiative, whether enrolled in a Medicare Advantage plan or not.

When can I get a free, over-the-counter COVID-19 test through my Medicare coverage?

People with Medicare can access free tests right now through a number of channels established by the Biden-Harris Administration. Medicare beneficiaries can:

- Request free over-the-counter tests for home delivery at covidtests.gov.
- Access low-to-no-cost COVID-19 tests through healthcare providers at over 20,000 free testing sites nationwide. A list of community-based testing sites can be found [here](#).
- Access lab-based PCR tests and antigen tests performed by a laboratory when the test is ordered by a physician, non-physician practitioner, pharmacist, or other authorized health care professional at no cost through Medicare. In addition to accessing a COVID-19 lab test ordered by a health care professional, people with Medicare can also access one lab-performed test without an order, also without cost sharing, during the public health emergency.

Call 1-800-Medicare with questions about where to find a test.

Starting in early spring, people with Medicare will be able to go to an eligible pharmacies and other entities that are participating in this initiative to receive over-the-counter COVID-19 tests for free through their Medicare part B coverage. More information about eligible pharmacies and other entities that are participating in this initiative will be available in the early spring. Once the initiative is up and running, CMS will encourage beneficiaries to ask their local pharmacy or current health care provider whether they are participating in this initiative.

Will I need to buy the tests first and then be reimbursed?

No. This new initiative will enable payment directly to eligible pharmacies and other entities that are participating in this initiative to allow Medicare beneficiaries to pick up tests at no cost at the point of sale and without needing to be reimbursed. CMS is working around the clock to implement this initiative, and we anticipate it will be available to people with Medicare in the early spring.

Can my family members get free COVID-19 tests if they don't have Medicare?

Every home in the U.S. is eligible to order four free, at-home COVID-19 tests, delivered by the U.S. Postal Service. You can request four at-home tests for home delivery for free at covidtests.gov.

For those who have difficulty accessing the internet or need additional support placing an order, you can call 1-800-232-0233 to get help in English, Spanish, and more than 150 other languages. This call-line is open 8 a.m. to midnight ET, 7 days a week. There's also TTY line (1-888-720-7489) to support access by hearing impaired callers.