

## U.S. insurers must cover 8 COVID at-home tests a month: White House

January 11 2022

---



(HealthDay)—Private insurers will have to cover the cost of eight at-

home COVID tests per person per month as of Saturday, the Biden administration announced Monday.

"Today's action further removes financial barriers and expands access to [COVID-19 tests](#) for millions of people," Chiquita Brooks-LaSure, the Biden administration's Medicare and Medicaid chief, said in a [statement](#).

Under the plan, people who provide their insurance information at certain pharmacies will be able to get the tests with no out-of-pocket costs, while others will have to file claims to their insurers for reimbursement, the U.S. Department of Health and Human Services said.

"This is all part of our overall strategy to ramp up access to easy-to-use, at-home tests at no cost," said HHS Secretary Xavier Becerra. "We have more than tripled the number of sites where people can get COVID-19 tests for free, and we're also purchasing half a billion at-home, rapid tests to send for free to Americans who need them. By requiring [private health plans](#) to cover people's at-[home tests](#), we are further expanding Americans' ability to get tests for free when they need them."

If tests are bought at an out-of-network site, [insurance companies](#) that waive members' upfront costs for COVID-19 tests at certain retailers will be charged no more than \$12 per test, the new rules say. Otherwise, insurers will have to pay the full price of a test, *The New York Times* reported.

Tests ordered or conducted by a [health care provider](#) will continue to be covered by insurance without a co-payment or a deductible, Biden administration officials said.

About 150 million Americans, or 45% of the population, are privately

insured, the *Times* reported.

At-home COVID-19 test kits are typically sold in packs of two, with prices ranging from \$14 to \$34, according to the *Times*.

Some [local governments](#) in the United States have recently invested more heavily in rapid testing to counter this latest wave of cases caused by the [Omicron variant](#). Washington, D.C., for example, now allows residents to pick up four free rapid tests daily at eight libraries across the city, the *Times* reported.

Given the current shortage of at-home COVID tests in the United States, the rollout of the reimbursement policy could be rocky, Lindsey Dawson, an associate director at the Kaiser Family Foundation who has researched the availability of [rapid tests](#), told the *Times*.

"If reimbursement exists but there aren't tests to purchase, that doesn't help an individual consumer," she said. "The policy could certainly drive demand, and could exacerbate the problem."

**More information:** Visit the U.S. Centers for Disease Control and Prevention for more on [COVID testing](#).

Copyright © 2021 [HealthDay](#). All rights reserved.

Citation: U.S. insurers must cover 8 COVID at-home tests a month: White House (2022, January 11) retrieved 4 July 2023 from <https://medicalxpress.com/news/2022-01-covid-at-home-month-white-house.html>

<p>This document is subject to copyright. Apart from any fair dealing for the purpose of private study or research, no part may be reproduced without the written permission. The content is provided for information purposes only.</p>
--