

# Medicare opens up access to free at-home COVID-19 tests

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The Biden administration, seeking to fill a frustrating gap in coverage for COVID-19 tests, Thursday announced that people with Medicare will be able to get free over-the-counter tests much more easily in the coming

weeks.

The Centers for Medicare & Medicaid Services said [Medicare will cover up to eight free tests per month](#), starting in early spring. The tests will be handed out at participating pharmacies and other locations. They'll be available to people who have Medicare's "Part B" outpatient benefit, which about 9 in 10 enrollees sign up for.

Last month, the administration directed private insurers to cover up to eight at-home tests a month free of charge to people on their plans. Officials said at the time they were still trying to figure out what to do about Medicare, which covers more than 60 million people, most of them age 65 or older and more vulnerable to severe illness from coronavirus infection.

Medicare benefits are governed by a host of arcane laws and regulations, and officials said Thursday they were able to arrange for coverage of over-the-counter COVID-19 tests by using the program's legal authority to conduct demonstration programs on innovative ways to deliver health care. This is the first time Medicare has covered an over-the-counter test at no cost to recipients.

People with Medicare Advantage, a private insurance option that covers about 4 in 10 Medicare enrollees, will also have access to free COVID-19 tests through their plans, officials said. Medicare Advantage plans can already cover over-the-counter COVID-19 tests as a supplemental benefit.

AARP praised Medicare's decision and said it will closely follow the rollout. "The cost of paying for tests and the time needed to find free testing options are barriers that could discourage Medicare beneficiaries from getting tested, leading to greater social isolation and continued spread of the virus," Nancy LeaMond, a vice-president of the advocacy

group for older people, said in a statement.

The new policy focuses on so-called rapid tests, which provide at-home results in about 15 minutes. Many families use the tests before getting together for special occasions or when grandparents travel from out of state to see grandkids they haven't been able to play with for months due to COVID-19 isolation. Some testmakers pitch older adults directly in their marketing.

Medicare also will continue to cover the more precise lab-based PCR tests at no cost, but those must be ordered by a clinician or an authorized health care professional.

Before Thursday's announcement, Medicare enrollees did have options for getting free at-home tests, and those will remain available while the new policy is going into effect. Those options include requesting four free tests for home delivery through [covidtests.gov](https://covidtests.gov) or picking free tests up from community locations such as libraries or senior centers that distribute them.

At-home tests were in vexingly short supply at pharmacies as [the omicron wave](#) gained momentum in December, and some consumers find that's still the case. However, an all-out drive by the White House to provide [500 million free tests](#) and greatly expand production capacity is starting to show results, although they can vary by community and by pharmacy location.

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