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New Federal Policy Requires Insurance Companies to Cover At-Home COVID-19 Tests

News comes as hospitals urge patients not to seek testing in emergency departments

Madison, Wis., Jan. 14, 2022—Under a new policy introduced by the Biden administration, health insurers will be required to cover the costs of at-home COVID-19 tests for people insured under their plans beginning on Jan. 15.

The announcement and the new policy coincide with urgent requests from hospitals across the state for members of the public not to further strain crowded emergency rooms with requests for COVID-19 tests.

“Insurance coverage for at-home COVID-19 tests will help relieve some of the burden on hospitals as demand for both COVID and regular care is straining hospital space, personnel and resources,” said Wisconsin Hospital Association President and CEO Eric Borgerding. “People seeking COVID-19 tests now have a range of options, including at-home tests, that are covered by their health insurance.”

Under the new federal requirements, private health insurers will be required to cover up to eight at-home COVID-19 tests per person enrolled in their health plan. For a family of four, that means up to 32 tests. Insurers were already required to cover, with no cost sharing, COVID-19 diagnostic tests when a licensed or authorized health care provider administers or has referred a patient for such a test. Such PCR tests and rapid tests ordered or administered by a health provider will continue to be fully covered by insurance with no limit.

Insurers will have a choice in how to implement the new provisions, but the Biden administration indicates its intent is to incent insurers to set up a network of options, such as a pharmacies, retailers or online sources, where individuals can get tests without having to pay upfront.

People who buy tests should keep their receipt for reimbursement, and they should contact their insurer about the process for reimbursement.

For information about where to get a COVID-19 test in Wisconsin, visit the Wisconsin Department of Health Services website (<https://www.dhs.wisconsin.gov/covid-19/testing.htm>) or call 2-1-1.

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