

## **Biden Administration OTC Testing Guidance and FAQs**

Written by Erik L. Schulwolf

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The Biden administration has issued [guidance](#) and [FAQs](#) on mandatory insurance coverage of OTC COVID-19 testing. Effective January 15, 2022, plans are required to cover 8 individual at-home over-the-counter COVID-19 tests per person enrolled in the plan per month. The administration is “strongly incentivizing health plans and insurers to set up a network of convenient locations across the country such as pharmacies or retailers where people with private health coverage will be able to order online or walk in and pick up at-home over-the-counter COVID-19 tests for free, rather than going through the process of having to submit claims for reimbursement.” The departments are incentivizing this approach by allowing health plans that enable patients to receive free tests upfront to limit reimbursement for tests acquired at non-network locations to \$12 per test.

The FAQs note that “[p]eople with Medicare can access one lab performed test without cost sharing per patient per year without an order. At this time original Medicare cannot pay for at-home tests through this program. Medicare Advantage plans may offer coverage and payment for at-home over-the-counter COVID-19 tests, so consumers covered by Medicare Advantage should check with their plan.”

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