Important Information on Medicare and COVID-19

Did you know that Medicare covers COVID-19 tests with no out-of-pocket costs to the beneficiary? You can get tested in your home, doctor’s office, a local pharmacy or hospital, a nursing home, or a drive-through site. Medicare does not require a doctor’s order for you to get tested. Medicare also covers serology or antibody tests for COVID-19 which help identify who has been exposed to the virus. When a vaccine for COVID-19 is developed, Medicare will cover that, too.

For homebound beneficiaries, Medicare will pay for a trained laboratory technician to come to your home to collect a test sample. If you receive Medicare home health services, your home health nurse can collect a sample during a visit.

What if I am enrolled in a Medicare Advantage plan?

Medicare generally covers the entire cost of COVID-19 testing for beneficiaries with Original Medicare. If you’re enrolled in a Medicare Advantage health plan, your plan generally can’t charge you cost-sharing (including deductibles, copayments, and coinsurance) for COVID-19 tests and the administration of such tests. In addition, Medicare Advantage plans may not impose prior authorization or other utilization management requirements on the COVID-19 test or specified COVID-19 testing-related services for the duration of the COVID-19 public health emergency.