

Cost of COVID-19 At-Home Tests to be Covered by all Health Plans

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New requirement comes from Biden Administration as Omicron Cases Surge. There are also testing options available for people who are uninsured.

MADISON —Gov. Tony Evers and OCI announced today, beginning January 15, all health plans will be required to cover the cost of over the counter, at-home diagnostic COVID-19 tests for their members. This requirement applies to both private health insurance companies and group health plans, like those provided by an employer.



“Testing continues to be a critical component of helping slow the spread of COVID-19 and keeping our communities healthy and safe, and thanks to this new requirement, COVID-19 tests are going to be even more accessible for Wisconsinites across our state,” said Gov. Evers. “Especially as cases continue to surge and our healthcare providers are already stretched thin, we’re encouraging Wisconsinites to take advantage of at-home testing and available local testing clinics so that our healthcare providers can continue doing their important work in our clinics and hospitals.”

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Under these new guidelines, required by the Biden Administration, COVID-19 tests may either be free or reimbursed by the insurer. Health plans and insurance companies are incentivized to set up a network of pharmacies or retailers so their members can conveniently order or pick up these tests that will be covered upfront.

“Access to testing is critical as Omicron continues to spread through our communities,” said Insurance Commissioner Nathan Houdek. “This new requirement will help stop the spread of COVID-19 by making it easier for everyone to test themselves at home.”

If a health plan or private insurer establishes a network of pharmacies or retailers, then they are permitted to limit the reimbursement for tests purchased outside of that network to \$12 per test. For example, if a consumer chooses to purchase a two-pack of COVID-19 tests online through an out-of-network retailer for \$34, then they may only be reimbursed \$24 for the cost of two tests.

If a health plan or insurance company does not set up a network to prevent upfront costs for their members, then they must reimburse the full cost of the test, even if the test costs more than \$12. Plans are required to cover eight individual tests per month for each person covered by the plan.

Health plans and insurance companies are not required to cover nor reimburse the cost of testing that is not diagnostic in nature. For example, a health plan is not required to cover COVID-19 tests that an individual takes on a regular basis as a condition of employment.

There are also testing options available for people who are uninsured. The state of Wisconsin has teamed up with Vault Medical Services to offer COVID-19 tests for everyone who lives in Wisconsin, with or without symptoms, at no cost. This new service allows people to collect their own saliva samples for testing in their home. Visit [COVID-19: At-Home Collection Kit](#) to learn more.

“DHS supports the federal government’s efforts to expand access to free at-home COVID-19 tests,” said DHS Secretary-designee Karen Timberlake. “To ensure everyone has access to free COVID-19 testing, we want to remind Wisconsinites that they can order an at-home collection kit at no cost. You do not need to have insurance to access our free service. Thanks to our partnership with Vault Medical Services, you can visit the DHS [website](#) to request a collection kit be mailed to you.”