

Free Covid Tests for Medicare Beneficiaries Set to End in May

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- Medicare beneficiaries get up to eight free tests a month
- Coverage tied to health emergency, which will expire May 11

A new coalition wants US seniors to maintain their access to free Covid-19 tests through Medicare—even after the public health emergency ends in May.

The Testing at Home Coalition’s proposal already has the backing of Rep. Anna G. Eshoo (D-Calif.), the top Democrat on the House of Energy and Commerce health subcommittee, and it’s seeking clarity from the Centers for Medicare & Medicaid Services. Under a policy announced last April, Medicare beneficiaries can receive up to eight free at-home Covid-tests per month for the duration of the public health emergency.

The Covid emergency declaration has been in place since Jan. 27, 2020. The White House decision earlier this week to allow it to expire May 11 added a new sense of urgency for advocates of extending the availability of the free tests.

“The PHE might be ending, but that doesn’t mean the virus is gone,” Rachel Stauffer, a senior director with McDermott+Consulting, which is running the coalition, said in an interview.

The Medicare eligible population faces a much higher risk of severe disease and death. In the first year of the pandemic, 81% of deaths occurred in those 65 and older, according to the Centers for Disease Control and Prevention.

Continuing to offer the free tests benefit means Medicare beneficiaries won't have to visit their doctor to get the test or pay out of pocket to access tests, Stauffer added. "That's a benefit that's widely appreciated by beneficiaries, but also by providers."

The CMS is running its free at-home testing benefit through a demonstration project to test the efficacy of covering over-the-counter Covid-19 tests at no cost.

"They have authority to continue the demo under the existing authority. There's no reason to end it at the end of the PHE," Stauffer said. "But they have not stated any intention, either way: to continue the demo, make it a permanent benefit or stop the demo at the end of the PHE for whatever reason."

At its core, a public health emergency declaration allows health agencies certain regulatory flexibilities and access to special funds to respond to infectious disease outbreaks. Congress also passed several coronavirus relief packages that policies tied to the PHE, including requirements that health insurers cover Covid tests with no cost. But lawmakers have also untangled certain provisions from emergency declarations. Congress initially tied telehealth flexibilities to the end of the PHE but extended those provisions through the end of 2024 in a law enacted last year.

Now the coalition is looking to uncouple even more provisions, including Medicare testing. The free at-home tests apply to more than 59 million people with Medicare "Part B" outpatient coverage. Beneficiaries enrolled in private Medicare Advantage plans that provide program benefits also can get free tests.

Eshoo wrote CMS Administrator Chiquita W. Brooks-LaSure in September, calling on the agency to extend the testing benefit. Brooks-LaSure responded in December that beneficiaries could continue to access PCR and antigen tests at no cost, when a doctor or non-physician practitioner orders one. Some Medicare Advantage plans may cover and pay for at-home, over-the-counter Covid-19 tests as a supplemental benefit.

"I share your interest in supporting beneficiary access to the care they need," Brooks-LaSure said in a letter obtained by Bloomberg Law. She added the agency will take Eshoo's comments and concerns into consideration "as we move forward on these critical issues."

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