

What Coverage Do I Have for COVID-19 Testing?

The U.S. Department of Health and Human Services determined that the test for COVID-19 is an essential health benefit, which means Medicare and Medicaid will cover the cost of the test for beneficiaries who are suspected to carry the virus. All tests must be ordered through a doctor, so you cannot order the test directly as an individual.

Medicare beneficiaries will not be charged the Part B deductible or coinsurance for COVID-19 testing, nor will you be charged any cost-sharing amounts for COVID-19 testing-related services, like associated physician visits, hospital observation, telehealth visits, or emergency room visits.

If you have questions about what this may mean for you as you approach Medicare, contact the RetireMEDiQ team of expert advisors at 1-866-600-4266 or visit www.retiremediq.com/mb. You can also email us at advicemb@retiremediq.com