



DATE: May 9, 2023

TO: All Medicare Advantage Organizations; Medicare-Medicaid Plans

SUBJECT: Supplemental Benefit Coverage of over-the-counter COVID-19 tests

This memorandum encourages Medicare Advantage (MA) plans, as well as Medicare-Medicaid plans (MMPs), to cover over-the-counter (OTC) COVID-19 tests as supplemental benefits.

Medicare does not generally cover OTC services and tests. Current access to [free over-the-counter COVID-19 tests](#) for Medicare beneficiaries with Part B will end with the end of the COVID-19 public health emergency (PHE). However, MA plans and MMPs may cover OTC COVID-19 tests as a supplemental benefit in 2023 so long as two conditions are met. First, the OTC benefit offering must be reflected as a supplemental benefit in the MA plan's bid for contract year 2023. Second, if the plan describes its Part C OTC benefit in its bid using general categories rather than by listing specific items, such categories must reasonably include OTC COVID-19 tests.

For contract year 2024 and beyond, plans may indicate their decision to cover OTC COVID-19 tests in their Part C OTC benefit by noting this in their Plan Benefit Package submission. CMS encourages, but does not require, plans to consider adding OTC COVID-19 tests to their benefit coverage for contract year 2024.

If you have any questions about this memorandum, please submit an inquiry at <https://dpap.lmi.org>.