

Free or low-cost testing: Suggested talking points

- **People with insurance can get eight free at-home tests per month.**
 - If you have [private insurance](#), tests will be free either at the point of sale or by reimbursement depending on whether the vendor is part of your insurer's network. Have your insurance card ready at checkout and save your receipt if you need to submit a reimbursement claim.
 - People with [Medicare Part B](#) can get tests for free with no upfront cost as long as they're from one of the program's participating pharmacies (here is a [partial list](#)).
 - If you have [Medicaid or CHIP coverage](#), you can also get at-home COVID-19 tests for free. Contact your specific agency for more details.
 - Some insurers may allow you to order tests directly through their website or through the [CVS](#), [Walgreens](#), or [Rite Aid](#) websites.
- **People without insurance can access free tests through community health centers.**
 - The U.S. Department of Health and Human Services (HHS) provided up to 50 million at-home tests to community health centers and Medicare-certified health clinics nationwide for free distribution.
 - HHS also established more than 10,000 free community-based pharmacy testing sites around the country.
 - Find your state's free or low-cost testing sites [here](#) and additional community health centers near you [here](#).
 - Call ahead to make an appointment and check for availability of free or low-cost tests.
- **Check your at-home test's expiration date before using it.**
 - Expired at-home COVID-19 tests can lead to inaccurate or invalid test results.
 - Expiration dates will be printed in year-month-day format on the test kit box, sometimes next to a [small hourglass symbol](#).
 - The FDA extended the expiration dates for some at-home test kits. Check [the chart on this page](#) for updates.
 - When checking for updated expiration dates, you may have to identify the test kit's batch number, a serial code that will be next to a [rectangular symbol with "LOT" inside](#).

Free or low-cost testing: Frequently asked questions

1. How can I get free tests through my insurance plan?

If you have private insurance, you can get [eight free over-the-counter at-home tests](#) at a rate of up to \$12 per individual test every month for each person enrolled in the plan. Depending on where you purchase the tests, they will be free either at the point of sale or by reimbursement. Have your insurance card ready at checkout and save your receipt if you need to submit a reimbursement claim. If you don't want to pay upfront, call your insurer to check which pharmacies and retailers are part of its network providing over-the-counter COVID-19 tests. People with [Medicare Part B](#) can get free tests with no up-front cost as long as they're from one of the program's participating pharmacies (here is a [partial list](#)). If you have [Medicaid or CHIP coverage](#), you can also get at-home COVID-19 tests for free. Contact your specific agency for more details.

2. Can I still get free tests if I don't have insurance?

Yes. You can access low-cost, if not free, tests even if you don't have an insurance plan, typically through community health centers and certain pharmacies. You can find your state's free or low-cost testing sites [here](#) and additional community health centers near you [here](#). Health centers provide COVID-19 testing services to individuals regardless of their ability to pay, but be sure to call ahead to make an appointment and check for availability of free or low-cost tests.

3. How do I find out if my test has expired?

Before you take an at-home test, be sure to check its expiration date, which will be printed in year-month-day format on the test kit box, sometimes next to a [small hourglass symbol](#). Since the FDA extended some test kits' expiration dates, it's also crucial to check [the chart on this page](#) to see if there have been any updates. To do this, you may have to identify the test kit's batch number, a serial code that will be next to a [rectangular symbol with "LOT" inside](#).