COVID-19 Medical Coverage Changes

Following End of Federal Public Health Emergency

	Vaccines	Treatment	Testing
Medi-Cal Fee-for- Service	Free COVID-19 vaccines. ¹	Free COVID-19 treatment and related doctor visits. ²	Free COVID-19 testing if ordered by a doctor. Eight free at-home test kits per month are guaranteed at least until September 30, 2024. ²
Medi-Cal Managed Care	Free COVID-19 vaccines. ³	Free COVID-19 treatment and related doctor visits. ³	Free COVID-19 testing, including eight free at-home test kits per month.
Medicare	Free COVID-19 vaccines with in- network providers.4	Free COVID-19 oral medications. COVID-19 hospital visits and doctor visits with in-network providers are covered, but cost-sharing varies by plan. ⁵	Free COVID-19 testing if ordered by a doctor. The cost of athome test kits for people with Medicare Advantage will vary by plan and might be free in some plans.
			Some Medicare Advantage plans may still provide free athome COVID-19 tests.4
			Medicare – Dual coverage also known as Medi-Medi where Medicare does not provide coverage for over-the-counter (OTC) COVID tests, Medi-Cal will provide coverage for the OTC COVID antigen tests through the Medi-Cal Rx benefit.
California	Free COVID-19 vaccines, treatment, and testing with in-network providers, including eight at-home test kits per month.		
Regulated Private Plans ⁵	Using out-of-network providers may result in costs such as co-pays.		
Uninsured	Until August 2024 through the Bridge Access Program (BAP) ⁶ : Low-cost or free COVID-19 health care provider visits at FQHCs and free clinics. Free COVID-19 vaccines at BAP pharmacies, community organizations, clinics and FQHCs. See more resources at the CDC Bridge Access program and Vaccines for Children . Uninsured patients will have access to free OAV through the manufacturer's patient assistance programs. Learn more: testinglocator.cdc.gov . ⁷		



COVID-19 Medical Coverage Changes

Following End of Federal Public Health Emergency (Fed PHE)

- 1 Inflation Reduction Act see Congressional explainer (PDF).
- 2 American Rescue Plan Act.
- 3 See Health and Safety Code section 1342.2, and DMHC All Plan Letters 22-014 (SB 510) and 22-032 (SB 1473).
- 4 See Kaiser Family Foundation commercialization explainer and CMS FAQ document.
- 5 Applies to DMHC- and CDI-regulated plans. Does not apply to Medicare Advantage plans.
- 6 Latest updates at Bridge Access Program.
- 7 See DHCS COVID Uninsured Program FAQ.

Please note this table does not address commercial health plans regulated in other states or other health insurance types not listed here, such as self-funded arrangements governed by the Employee Retirement Income Security Act of 1974 (ERISA). The information in this table is subject to change if other legislation or policies are enacted. Information is accurate as of 5/30/2024.

