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# COVID tests will now cost from \$11 to \$150. Will we still swab?



Home tests will now cost an average of \$11, according to one study. Credit: Newsday/Robert Sciarrino

By David Olson

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Many Long Islanders accustomed to free COVID-19 tests now will have to pay more than \$10 for home kits, and prices for tests at doctors' offices are expected to average between \$130 and \$150, leading experts to predict that some might stop getting tested.

The May 11 expiration of the federal COVID-19 public health emergency meant the government could no longer require insurance companies to pay for up to eight home tests a month for each

person covered under a policy, and the federal government is scheduled to end its free distribution of [tests by mail](#) after Wednesday.

The insurance mandate for free outpatient administration of PCR and rapid tests, at places like doctors' offices and urgent care centers, also has ended. The cost to get a rapid, or antigen, test will now typically be about \$130, including office-visit fees, and the typical PCR test costs are estimated at \$150, according to a [recent analysis](#) by KFF, a San Francisco-based health-policy nonprofit.



"For many, many Americans, it's very difficult to add this as an extra expense," said Mara Aspinall, a professor at Arizona State University. Credit: Monica Lovato

COVID-19 is now more like other diseases, for which consumers may face large bills, unexpected costs and difficult choices of whether to forgo care or testing because it's too expensive, said Jennifer Kates, senior vice president and director of global health and HIV policy for KFF, formerly known as the Kaiser Family Foundation.

## WHAT TO KNOW

- **Most COVID-19 tests no longer** are free, because of changes in federal regulations. An average home rapid test costs \$11 and a rapid or PCR test in outpatient facilities costs \$130-\$150, an analysis found.

- **Medicaid still covers testing**, and there are a few government-funded health centers with free tests. But many insurance companies no longer pay for home tests, and lab tests may have copays or deductible payments.
- **Experts worry that the end of free tests** for many Americans means that more people unknowingly will spread the coronavirus, and that some may get sicker because they didn't seek treatment early enough.

"In general, we're returning back to the U.S. health-care system as we knew it," she said. "It's just that, with COVID, cost and access had been protected because of the emergency. And now a lot of those protections have ended or are going to end."

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Those who can afford testing will continue testing, predicted Mara Aspinall, a professor of practice and expert in biomedical diagnostics at Arizona State University.

"For a family of four, for many, many Americans, it's very difficult to add this as an extra expense," Aspinall said.

The average price for a home rapid test was \$11 last month, a KFF analysis found.

## Will Long Islanders continue to test?

In interviews, Long Islanders differed on whether they'd continue to test.

Dave Ali, 47, of Roslyn, said he would pay to get tested.

"I have a family at home, and I have kids at home," he said. "I would definitely want to know if I'm exposed to something so I don't get them sick."

But, Ali said, “For some people, \$11 is a lot to pay for a COVID test. Some people would look at it and be like, ‘OK, I make a decent salary. It’s \$11.’ But, for some families, it would mean dinner or not.”

A nationwide survey last year found that nearly a quarter of those who received free tests from the federal government probably never would have gotten tested otherwise, and that Black respondents were especially unlikely to not use other home test kits, researchers wrote in [an April article](#) in the federal government's Morbidity and Mortality Weekly Report.

Jayla Thomas, 18, of Uniondale, said she had used free rapid home tests in the past “whenever I felt like I was sick.”

But, when told tests now cost on average \$11, Thomas, a freshman at St. John’s University, said “it’s not worth it” to get tested, because the result likely would be negative anyway.

“It should still be free,” she said. “If not, your insurance should find a way to cover it.”

## Options for tests

A Newsday review of several large insurance companies’ coverage found that almost none now supply home tests for free, and one that still does has not said how long that program will last. All say that, depending on the policy and the deductible, tests done in outpatient facilities like doctor’s offices may include a copay or deductible payment.

Kates said it's unclear how many insurance companies will continue to cover testing now that they're not required to.

There are still a few places Long Islanders can obtain free at-home tests.

Medicaid and the Children’s Health Insurance Program, as well as the Essential Plan for lower-income New Yorkers who don’t qualify for Medicaid, will offer free testing until at least September 2024, state health department spokeswoman Danielle DeSouza said.

Uninsured people also can receive tests at locations throughout Long Island under [a federal program](#), but only if they have been exposed to COVID-19 or have symptoms.

Sun River Health, which runs 11 federally qualified health centers in Suffolk that serve many uninsured and underinsured people, still distributes four free home tests, supplied by the federal

government, to anyone who requests them, no matter their income level, said Roberta Kelly, Sun River's chief nursing officer. Sun River also offers free PCR tests, while federal supplies last.

Harmony Healthcare Long Island, Sun River's counterpart in Nassau, administers tests on-site, charging insurance companies for those with coverage, said David Nemiroff, Harmony's president and CEO.

"We're doing very, very few tests," he said. "Where we did hundreds in a day, we're lucky now if we do 50 in a week."



David Nemiroff, President and CEO of Harmony Healthcare Long Island. Credit: Newsday/Alejandra Villa Loarca

## COVID test sales plummet

Even before the costs went into effect, COVID-19 test sales had plummeted, according to data from NIQ, a Chicago-based data and analytics firm. There were 802 million over-the-counter test sales in the first quarter of 2022, falling to 173 million in the first quarter this year.

Aspinall said that's partly because there are fewer COVID-19 cases and deaths, and businesses, health care facilities and others that used to require testing no longer do. But it's also because most Americans don't think about COVID-19 as much as they did in the past, she said.

"It was constantly on people's minds, and the numbers were high," she said. "Happily, we're in a very different stage now."

Even so, she said, testing is critical to helping protect people for whom COVID-19 remains a serious potential danger, such as older people and those with compromised immune systems.



Anyone who unknowingly has COVID-19 could put others at risk, said Dr. Martine Hackett, director of public health programs at Hofstra University. Credit: Howard Simmons

Those who forgo testing could get more seriously ill than they would have had they gotten tested and accessed treatments, said Martine Hackett, director of public health programs at Hofstra University.

And anyone who unknowingly has COVID-19 could put others at risk, she said.

"It means they might be spreading it without realizing it," she said.

Costs for tests aren't the only new COVID-19 expense that residents will face.

The federal government is expected to run out of its supply of Paxlovid, a COVID-19 treatment for those at higher risk for severe COVID-19 that the government has supplied for free, later this year, Kates said.

Pfizer has not released a market cost — Kates said it likely will be more than the \$530 per treatment course that the government paid — and company spokesman Kit Longley said in a statement that “out-of-pocket costs to patients will vary and are determined by insurers.”

Kates said that, as with other medications, some people who can be helped by Paxlovid may choose not to pay for it, “and that has ramifications for their health.”

The government also may run out of free vaccines, or federal authorities may recommend a new vaccine that is better able to combat the ever-changing virus. But even when vaccines go on the private market, they will typically be free, Kates said. Insurance companies are required to pay for any COVID-19 vaccine, and certain other vaccines, that are administered in-network, she said. And a federal program currently provides vaccines to the uninsured.

## EXPIRATION DATE EXTENSION

- **The expiration date on your COVID-19 home test** may have been extended. To check, go to <https://www.fda.gov/medical-devices/coronavirus-covid-19-and-medical-devices/home-otc-covid-19-diagnostic-tests#list>
- **If your test is truly expired**, do not use it, the U.S. Food and Drug Administration advises. COVID-19 tests and the parts they are made of may degrade, or break down, over time. Because of this, expired test kits could give inaccurate or invalid test results.



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