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Health Department of Northwest Michigan COVID-19 Update

State, federal governments to make COVID-19 tests available

Both the state and federal governments are stepping up measures to make COVID-19 home tests more readily available.

“It is welcoming to see tests or reimbursement for the tests becoming more accessible,” said Lisa Peacock, Health Officer with the Health Department of Northwest Michigan, “We want to ramp up access to testing since the fast-spreading Omicron variant is sending coronavirus case counts soaring.”

At the state level, Gov. Gretchen Whitmer announced Friday that those with health insurance may take advantage of a new federal rule that requires health insurers to cover the cost of eight over the counter COVID-19 home tests per month. As insurers work to implement this new coverage, citizens should save receipts and boxes for COVID-19 tests purchased beginning on January 15, so they can submit them for future reimbursement, saving a family of four at least \$384 a month.

Under the [new rule](#), starting January 15, private insurers will be required to cover up to eight FDA-approved over-the-counter COVID-19 tests per month for each person covered by a health plan. Insurers may, but are not required to, cover tests purchased before January 15. Free COVID-19 testing is not limited to Michiganders with private health insurance. Consumers’ out-of-pocket costs will vary depending on how the coverage is provided:

- **Through a network of preferred pharmacies or retailers:** If your insurer establishes a network of preferred pharmacies or retailers, you can get over-the-counter COVID-19 tests with no up-front costs at those locations. If you choose to purchase your tests elsewhere, your insurer is required to reimburse you up to \$12 for those tests.
- **Through reimbursement:** If your insurer does not establish a network of a preferred pharmacies or retailers, you will have to pay up front for your tests, and your insurer will be required to reimburse you for the full purchase price of the covered tests.
- **Michigan Medicaid and MICHild:** Participants of these programs have coverage for FDA-authorized at-home COVID-19 tests.
- **If you do not have insurance:** People without insurance can also get tested for free at some community health centers. More information about [COVID-19 testing for people without insurance](#) is available on the U.S. Department of Health and Human Services website.

At the federal level, citizens can request free rapid coronavirus tests from the federal government beginning on Wednesday, Jan. 19. The website to process the requests, covidtests.gov, is up and running, but officials report there may be a delay in accepting orders and a lag in shipping.

The Health Department of Northwest Michigan is mandated by the Michigan Public Health Code to promote wellness, prevent disease, provide quality healthcare, address health problems of vulnerable populations, and protect the environment for the residents and visitors of Antrim, Charlevoix, Emmet, and Otsego counties. For more information, visit nwhealth.org.

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Peacock noted that the largest increase in positive COVID-19 cases is occurring in the 20–39-year-old age group. “This is our workforce that is being affected and it’s impacting our businesses as their employees get sick, or exposed, and have to quarantine,” she said.

To protect yourself, you should:

1. Wear a mask when out in public settings correctly and consistently, whether fully vaccinated or unvaccinated, as an extra layer of protection. See the CDC’s guide on masks [here](#).
2. Get vaccinated and boosted. The safe and effective vaccinations are offered at a number of local pharmacies and at health department clinics. See a list of locations in Antrim, Charlevoix, Emmet and Otsego County [here](#) or visit the health department calendar of clinics for [5-11 year olds](#), and [12 and older](#) to self-schedule an appointment.
 - a. Wondering if you are eligible to receive a booster? See the U.S. FDA graphic illustrating booster eligibility [here](#).

Stay up to date on the latest information in the Health Department of Northwest Michigan jurisdiction by [liking and following our Facebook page](#) and visiting our [COVID-19 Data Dashboard](#). To locate a testing facility, visit the [Michigan COVID-19 Test Finder website](#). To track the risk levels of COVID-19 pandemic indicators, visit the [MI Safe Start Map website](#). For more information regarding the COVID-19 vaccine, visit the MDHHS [vaccine website](#) or the [CDC vaccine website](#).