

FAQ

Covid 19 At Home Test Kits

Q: How do I get a free at-home over-the-counter Covid-19 test?

A: *Anywhere tests are available.*

Beginning January 15, 2022, pharmacies will be able to bill at-home, self read COVID-19 tests to your insurance at point of sale and resulting in no cost to you. If you buy a test from a retailer, other than a pharmacy, the test will need to be purchased and then submitted to the insurance for reimbursement of up to \$12 per test. Home test kits for required employment testing or for resale are not eligible to be submitted to your insurance for reimbursement.

Q: What are my other options to obtain COVID-19 testing at no cost?

A: *Check your state health department website for other free testing options and locations*

Q: What is the best way to obtain coverage for COVID-19 at home test kits?

A: *Your health plan has arranged for convenience coverage, with no upfront costs to you, when tests are received and billed to your insurance through a pharmacy.*

Q: Which pharmacies can I go to for online coverage of COVID-19 home tests?

A: *Prime has established a robust network of participating pharmacies to support online coverage of COVID-19 home kits.*

Q: Can I use Amazon Pharmacy to receive COVID-19 home tests through my insurance coverage?

A: *Amazon Pharmacy online requires a prescription to submit a claim. Amazon, the online retailer, can process and ship these at home tests. You will be need to submit a paper claim if purchased from Amazon.com.*

Q: Do I need a prescription to obtain a free at-home over-the-counter Covid-19 test?

A: *No, you do not need a prescription for the over-the-counter Covid-19 test.*

Q: Which at-home over-the-counter Covid-19 tests will be covered?

A: *The current list of covered over-the-counter (OTC) at-home COVID-19 tests available for no cost is below. The list of approved tests is subject to change.*

NDC	Brand Name	Tests/Pk	GPI Name
56964000000	ELLUME COVID-19 HOME TEST	1	COVID-19 AT HOME ANTIGEN TEST KIT
11877001140	BINAXNOW COVID-19 AG CARD HOME TEST	2	COVID-19 AT HOME ANTIGEN TEST KIT
50021086001	ELLUME COVID-19 HOME TEST	1	COVID-19 AT HOME ANTIGEN TEST KIT
08337000158	INTELISWAB COVID-19 RAPID TEST	2	COVID-19 AT HOME ANTIGEN TEST KIT
14613033968	QUICKVUE AT-HOME COVID-19 TEST	5	COVID-19 AT HOME ANTIGEN TEST KIT

NDC	Brand Name	Tests/Pk	GPI Name
14613033972	QUICKVUE AT-HOME COVID-19 TEST	2	COVID-19 AT HOME ANTIGEN TEST KIT
11877001133	BINAXNOW COVID-19 AG CARD HOME TEST	6	COVID-19 AT HOME ANTIGEN TEST KIT
60006019166	ON/GO COVID-19 ANTIGEN SELF-TEST	2	COVID-19 AT HOME ANTIGEN TEST KIT
82607066026	FLOWFLEX KIT HOM TEST	1	COVID-19 AT HOME ANTIGEN TEST KIT

Q: What are my other options to obtain COVID-19 testing at no cost?

A: Check your state health department website for other free testing options and locations. More information on free test kits can be found using this link <https://www.cms.gov/how-to-get-your-at-home-OTC-COVID-19-test-for-free>

Q: Why are some tests that are at-home and self read not on the list?

A: Tests are included if they are used at home, with results read at home and do not require a prescription order or to be read by a medical lab.

Q: What if I have a prescription for a COVID test that I take at home but send to a lab, or that requires a prescription?

A: Tests for prescribed tests and those that must be read by a lab are not processed through your pharmacy benefit.

Q: Will I have coverage or be reimbursed if I bought a test that is not on the covered list?

A: No, only over-the-counter COVID-19 at-home test kits on the coverage are eligible for reimbursement through your pharmacy coverage.

Q: How much will I be reimbursed for an at-home over-the-counter Covid-19 test if I purchase the test upfront and then submit a claim for reimbursement?

A: For non-contracted pharmacies and local and online retailers, you will be reimbursed at 100% of your costs up to a maximum of \$12 per individual test for up to 8 over-the-counter Covid-19 test kits per 30 days. Depending on the product, there may be more than one test kit in a box. For example, if there are two test kits in one box, the reimbursement would be up to \$24. When using a contracted pharmacy, please go to the pharmacy counter to have a claim submitted for no cost. When using a contracted pharmacy, you will be reimbursed the pharmacies contracted rate or the maximum of \$12 per individual test. Home test kits for required employment testing or for resale are not eligible to be submitted to your insurance for reimbursement.

Q: How do I submit for reimbursement?

A: A drug claim form would need to be filled out along with the receipt from the retailer where the over-the-counter Covid-19 test kit was purchased and sent back to the address located on the form.

Q: How many tests can I get reimbursed for?

A: Through your insurance plan, you can receive reimbursement for up to 8 over-the-counter Covid-19 test kits per

30 days per member. Home test kits for required employment testing or for resale are not eligible to be submitted to your insurance for reimbursement.

Q: How long does it take to receive my reimbursement?

A: The standard turnaround time for reimbursement is 21 days. Depending on volume, additional time may be needed to process your reimbursement request. Purchasing the tests through your pharmacy will eliminate the need for reimbursement.

Q: What if I already bought and paid for an at-home over-the-counter Covid-19 test kit on the list, can I request reimbursement?

A: No, anything purchased prior to January 15, 2022, would not be covered for reimbursement.

Q: My employer requires daily/weekly testing. Can I get these tests reimbursed?

A: No, if testing is required by your employer it is not covered for reimbursement.

Q: I have Medicare, am I eligible for the free at-home over-the-counter Covid-19 test kit?

A: At this time, Medicare pays for Covid-19 diagnostic tests performed by a laboratory.

Q: I have Medicaid, am I eligible for the free at-home over-the-counter Covid-19 test kit?

A: Medicaid plans would follow their state guidelines due to federal direction in August 2021.