

e-Alert

02.08.22

COVID-19 At-Home Test Coverage

Background

Medical carriers will be covering the costs of FDA-authorized, rapid, at-home COVID tests for commercial members for the duration of the federal public health emergency, in accordance with the federal government's new guidance, effective Jan. 15, 2022.

Summary

In line with the guidance, medical carriers will cover up to eight self-administered at-home COVID tests per commercial member per month for personal, diagnostic use, without cost-share and without any need for prior clinical assessment. The coverage is not retroactive and will not apply to any test kit purchases made prior to Jan. 15.

The Biden administration has developed a program where members of the public can order up to four free at-home rapid COVID-19 tests per household. Visit www.covidtests.gov for more details on how to order the tests and the most up-to-date information on federal testing programs.

Please see specific carrier information below for more details.

This content is provided with the understanding that HR Knowledge is not rendering legal advice. While every effort is made to provide current information, the law changes regularly and laws may vary depending on the state or municipality. The material is made available for informational purposes only and is not a substitute for legal advice or your professional judgment. You should review applicable laws in your jurisdiction and consult experienced counsel for legal advice. If you have any questions regarding this content, please contact [HR Knowledge](#).



AllWays Health Partners

Beginning January 15, 2022, members of AllWays Health Partners will have up to 8 FDA approved at-home COVID-19 tests covered per member per month. This policy will remain in effect for the duration of the federal public health emergency.

As of January 15, fully commercial members can obtain these tests through a pharmacy and submit for reimbursement through www.Caremark.com. Remember to save a copy of your receipt.

AllWays is also working with their partners to establish a process to obtain these tests at no cost at the time of your purchase. More information will be shared on the [COVID-19 Resource Center](#) when this process is finalized.

If you bought an OTC COVID-19 test on or after January 15, 2022, you may be able to get reimbursed for the cost.

To request reimbursement, you'll need to:

- Sign in or register at Caremark.com (You must be a CVS Caremark® member)
- Upload your proof of purchase; this can be a digital receipt or photo of a paper receipt

If you can fill prescriptions through CVS Caremark Mail Service Pharmacy, but don't have a CVS Caremark prescription benefit plan, you'll need to request reimbursement through your health insurance company.

Please note:

- If you have Medicare or Medicaid, you are not eligible for this reimbursement.
- Only OTC COVID-19 tests are eligible for reimbursement.

Once you go to www.Caremark.com, click on "Read FAQs and request your reimbursement if eligible" at the top of the page. Then either click "Sign In" if you have

This content is provided with the understanding that HR Knowledge is not rendering legal advice. While every effort is made to provide current information, the law changes regularly and laws may vary depending on the state or municipality. The material is made available for informational purposes only and is not a substitute for legal advice or your professional judgment. You should review applicable laws in your jurisdiction and consult experienced counsel for legal advice. If you have any questions regarding this content, please contact [HR Knowledge](#).

a Caremark account or “Register” if you need to create an account. You will need your AllWays Member ID.



Blue Cross Blue Shield of Massachusetts

Blue Cross Blue Shield of Massachusetts is covering the costs of FDA-authorized, rapid, at-home COVID tests for commercial members for the duration of the federal public health emergency, in accordance with the federal government’s new guidance, effective Jan. 15, 2022.

In line with the guidance, they will cover up to eight self-administered at-home COVID tests per commercial member per month for personal, diagnostic use, without cost-share and without any need for prior clinical assessment. The coverage is not retroactive and will not apply to any test kit purchases made prior to Jan. 15.

Eligible members can download this [form](#), print it out and mail or email it to the addresses listed on the form. Members should save copies of their receipts, which may be requested at a later time.

Blue Cross is creating a national preferred pharmacy network that will initially include over 20,000 retail pharmacies. In the near future, when the network is up and running, Blue Cross members will be able to go to a preferred pharmacy, such as CVS or Walmart, and obtain certain authorized tests for \$0. For members who buy different tests or tests outside this preferred pharmacy network, Blue Cross will reimburse up to \$12 per test (\$24 for a box of two).

Temporarily, until the network of preferred retail pharmacies is active, Blue Cross will reimburse for the full cost of any FDA-authorized, self-administered test bought at any retailer that typically sells COVID tests.

Blue Cross will provide more information via our website in coming days.



Blue Cross Blue Shield of Rhode Island

BCBSRI plans include \$0 coverage for these kits without a prescription. This coverage applies to all BCBSRI health plans except Medicare starting on January 15, 2022.

1. Each person on your BCBSRI non-Medicare plan is covered for up to 8 home test kits every 30 days. You don't need a prescription or order from a healthcare provider. For a list of covered home test kits, please see the [FAQs](#).
2. If you buy the tests at a participating pharmacy (at the pharmacy counter), you will pay \$0 when using your BCBSRI member ID card. Even if a pharmacy is not participating in our network, you may be able to buy the test for \$0, so please ask at the pharmacy counter. If you buy the tests at a retail store or online, you'll need to [submit a form](#), along with your receipt, and will be reimbursed up to \$12 per individual test. If a test is sold in a package of two, that is considered two tests, and you will be reimbursed \$24.

BCBSRI participating pharmacy network for COVID-19 home test kits includes approximately 65,000 pharmacies nationwide, including CVS and Walgreens. Please note that this network may be different than your plan's standard pharmacy network. A directory of the participating pharmacies nationwide will be available soon. [Find participating pharmacies in Rhode Island](#).



Cigna

Your Cigna plan covers all FDA-authorized over-the-counter COVID-19 test kits. You can get an authorized test kit at any pharmacy (in- or out-of-network), retail store, or online retailer that has it available. You don't need a prescription from your doctor. Your plan covers up to eight tests a month (typically four test kit packages) for each covered family member.

If you buy a FDA-authorized over-the-counter COVID-19 test kit(s) on or after January 15,

This content is provided with the understanding that HR Knowledge is not rendering legal advice. While every effort is made to provide current information, the law changes regularly and laws may vary depending on the state or municipality. The material is made available for informational purposes only and is not a substitute for legal advice or your professional judgment. You should review applicable laws in your jurisdiction and consult experienced counsel for legal advice. If you have any questions regarding this content, please contact [HR Knowledge](#).

2022, you can ask your plan to pay you back the amount you spent out-of-pocket. Simply log in to myCigna.com to get started. You'll need to complete a claims form and provide your receipt. You can use the instructions on the form or on your Cigna ID card to send in your claim.

Customers may receive reimbursement for up to eight OTC COVID-19 tests per covered individual per calendar month without a health care provider prescription or individualized clinical assessment. For a family of four covered individuals, that equates to 32 tests per month. COVID-19 OTC tests purchased prior to the Jan. 15, 2022 are not eligible for reimbursement.

For additional information, review the [Cigna OTC COVID-19 Tests flyer](#).



Harvard Pilgrim Health Care

HPHC is covering the cost of up to eight over-the-counter, at-home COVID-19 tests per member, per month for commercial members. Tests must be approved or granted emergency use authorization by the FDA.

- Harvard Pilgrim Health Care members can visit a Walmart or Rite Aid pharmacy and purchase the tests with no upfront cost.
- Members paying for at-home tests out-of-pocket can also [print a form](#) and mail it to us with copies of receipts. The form includes instructions on how to submit for reimbursement.

Visit the [HPHC COVID-19: Your Guide to Care](#) website for additional information.



Tufts Health Plan

Tufts is covering the cost of up to eight over-the-counter, at-home COVID-19 tests per member, per month. Tufts will pay only for tests that are approved by or granted

This content is provided with the understanding that HR Knowledge is not rendering legal advice. While every effort is made to provide current information, the law changes regularly and laws may vary depending on the state or municipality. The material is made available for informational purposes only and is not a substitute for legal advice or your professional judgment. You should review applicable laws in your jurisdiction and consult experienced counsel for legal advice. If you have any questions regarding this content, please contact [HR Knowledge](#).

emergency use authorization by the FDA, are intended for individualized diagnosis or treatment of COVID-19 (not for resale), and are not for employment purposes. [View a list of eligible tests.](#)

- Commercial and Direct members should visit the Caremark website for the most up-to-date information on participating pharmacies to purchase the tests with no upfront cost.
- Commercial and Direct members paying for at-home tests out-of-pocket can also print a [form](#) and mail it to us with copies of receipts. The form includes instructions on how to submit for reimbursement.
- We will only pay for eligible tests that are purchased on or after January 15, 2022.

Visit the [Tufts Health Plan COVID-19 Testing & Coverage](#) website for additional information.



UnitedHealthcare

On Jan. 15, 2022, UnitedHealthcare began covering most commercial individual and group health plan members' FDA-authorized or approved OTC COVID-19 at home tests without a doctor's prescription or clinical assessment. This COVID-19 at home test benefit includes up to 8 tests per member per 30 days.

1. Preferred Retailers — UnitedHealthcare has developed and deployed a solution of Preferred Retailers for coverage of OTC COVID-19 at home test kits. A Preferred Retailer is a pharmacy that UnitedHealthcare has made arrangement with to provide an OTC COVID-19 at home tests at no cost to the member at time of purchase or later. The list of Preferred Retailers and their websites may be found in the [Preferred Retailer List](#) on [uhc.com](#). UnitedHealthcare is working to add additional Preferred Retailers.
2. Other retailers or online — If the member purchases a COVID-19 at home test at any in-store or online retailer other than at the in-store pharmacy counter, they may submit purchase receipt(s) for reimbursement at the UnitedHealthcare member portal for a maximum reimbursement of \$12 per test. Many COVID-19

This content is provided with the understanding that HR Knowledge is not rendering legal advice. While every effort is made to provide current information, the law changes regularly and laws may vary depending on the state or municipality. The material is made available for informational purposes only and is not a substitute for legal advice or your professional judgment. You should review applicable laws in your jurisdiction and consult experienced counsel for legal advice. If you have any questions regarding this content, please contact [HR Knowledge](#).



tests are sold as a two-pack so that means the test pack would be reimbursed at \$24 (\$12 for each test).

A member must be a UnitedHealthcare commercial individual or group health plan member and have UnitedHealthcare's Pharmacy benefit to purchase OTC COVID-19 at home tests at the Preferred Retailer at no cost using their UnitedHealthcare member ID card. As mentioned earlier, the member may also purchase and then submit a receipt for reimbursement at the retail location of their choice.

Information for members is on the [UnitedHealthcare COVID-19 Resource Center](#) on the [OTC at home testing page](#) including the list of [Preferred Retailers](#).

Employer Next Steps

Inform your staff of this new program and how they can claim a reimbursement through your medical carrier.

Please contact our [Benefits Team](#) if you have any questions.

This content is provided with the understanding that HR Knowledge is not rendering legal advice. While every effort is made to provide current information, the law changes regularly and laws may vary depending on the state or municipality. The material is made available for informational purposes only and is not a substitute for legal advice or your professional judgment. You should review applicable laws in your jurisdiction and consult experienced counsel for legal advice. If you have any questions regarding this content, please contact [HR Knowledge](#).

The People Simplifying HR

For almost twenty years, HR Knowledge has made it our mission to demystify the complex and daunting process of HR management. We do more than just provide the level of service and technology you'd expect from an industry leader. We combine unparalleled passion for service with our decades of HR, payroll, and benefits experience to provide our clients with personalized and actionable advice that is second—to—none. From managed payroll to employee benefits to HR support, we can help your organization thrive, grow, and reduce operating costs—no matter what industry you serve. Whether you're interested in our Full-Service solution or just need your employee handbook written, HR Knowledge can help you minimize risk while staying on top of compliance regulations. The bottom line? We're not just another cloud-based technology company that also does HR, #WeAreHR. [Get the scoop](#) on how we can help you simplify HR.



@WEAREHRK