



February 25, 2022

## Coverage for OTC COVID-19 Diagnostic Testing Kits

Recent guidance from the federal government has been released regarding the coverage of OTC COVID-19 testing and member cost share. Starting January 15th, 2022, members will be able to purchase FDA authorized at-home OTC COVID-19 diagnostic tests without any cost sharing. Your Plan is partnering with Sav-Rx to offer you direct coverage for OTC COVID-19 tests. You may obtain tests at a pharmacy that is in-network with Sav-Rx. The new coverage requirements were announced with little time for implementation. Your Plan will do its best to provide coverage, and it is anticipated that there will be necessary updates to facilitate coverage in the best manner possible.

Listed below are answers to some frequently asked questions.

### Am I eligible to purchase OTC COVID-19 tests?

**Yes, from the Federal Government** - All Americans are now able to request free at-home COVID-19 tests from the federal government. Currently the limit is four (4) OTC tests per household.

To request your free OTC Test Kits from the Federal Government, visit [COVIDTests.gov](https://www.covidtests.gov). These tests are completely free to order, with tests expected to ship within 7 to 12 days. This website also includes a resource to locate any of the 20,000+ sites nationwide offering no cost antigen tests.

**Yes, from Washington State** – Washington state has announced that it, too will offer residents free tests. The State advises five (5) tests will be shipped to your home, free of cost within one to two weeks of placing the order. To request your free OTC Test Kits from Washington state, visit <http://www.sayescovidhometest.org>.

**Yes, your health plan** will cover 100% of the cost of COVID-19 tests obtained at in-network pharmacies or at Sav-Rx order site (<https://www.savrx.com/?Link=CovidReg>).

If tests are purchased at any other location, out-of-network, you will be reimbursed the actual cost, up to \$12 per test, subject to the limitations outlined below.

Here is a sample list of tests that are covered:

*BINAXNOW COVID-19 AG SELF TEST  
CARESTART (ON/GO) COVID-19 AG HOME TEST  
CELLTRION DIATRUST COVID-19 AG HOME TEST*

*FLOWFLEX COVID-19 AG HOME TEST  
IHEALTH COVID-19 AG RAPID TEST  
QUICKVUE AT-HOME COVID-19 TEST*

For the most up-to-date list of the FDA approved COVID Antigen Diagnostic Tests, please visit the FDA [In Vitro Diagnostics EUAs - Antigen Diagnostic Tests for SARS-CoV-2](#).

### Is there a limit on the number of tests I can purchase?

Yes, the plan will cover reimbursement for up to eight (8) tests per person covered by the plan per month.

### Will this impact tests ordered or administered by a provider?

No, this does not affect COVID-19 tests that are ordered or administered by a provider. The eight-test limit applies only to at-home OTC COVID-19 tests. Tests ordered or administered by a provider will continue to be covered as they have been.

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### **What are the limitations on the use of the tests purchased?**

Tests must be for personal use and must not be used to satisfy any employment requirements (for example, providing a negative test to attend work). Tests cannot be provided to family members not covered under the plan, cannot be reimbursed by another source, and cannot be used for resale.

### **Are there specific tests or locations required for full coverage with no upfront costs?**

Yes, to obtain full coverage with no upfront costs, you must obtain your test at a pharmacy that is in-network with Sav-Rx. If you obtain your test elsewhere, you will have to seek reimbursement for your out-of-pocket costs of the test.

### **How will I be reimbursed for purchases of tests?**

For purchases made beginning January 15, 2022, and later, members should acquire and save itemized receipts that include the type of test purchased, number of tests included in the package, the date of the purchase, and the purchase price. Members should also be prepared to provide the UPC code of the test purchased, and to attest to details regarding eligibility for coverage of the test. If tests are purchased at an out-of-network pharmacy or other retail location, reimbursement is limited to \$12 or the cost of the test, whichever is lower.

### **How do I submit a claim for an OTC COVID-19 test for reimbursement?**

You can fill out a form for reimbursement online at <https://www.savrx.com/?Link=CovidForm>. To download the form, type the group number listed on your pharmacy card into the space provided on the website. Then click the button "Get Form." The steps to submit the form are listed on reimbursement form. After the form has been completed, it can be submitted via e-mail to [covidtest@savrx.com](mailto:covidtest@savrx.com) or by mail to Sav-Rx at 224 N. Park Ave., Fremont, NE 68025.

### **Will at-home test results be accepted by schools and/or employers?**

While the at-home tests can be a valuable tool in stopping the spread of COVID-19, the results will generally not be accepted by schools, employers, or other institutions that require proof of a negative test. Further, the Plan does not provide coverage for tests for employment purposes.

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