

At-Home COVID-19 Tests

Frequently Asked Questions by Members

Updated January 31, 2022

Background

Beginning January 15, 2022, members covered by private health insurance or a group health plan will be able to purchase OTC COVID-19 tests authorized by the U.S Food and Drug Administration (FDA) at no cost without a prescription.

How long will this be in effect?

The reimbursement of OTC COVID-19 tests will remain in effect until the Public Health Emergency (PHE) is rescinded. That date has not yet been announced.

Am I eligible?

You are eligible if you are covered by private health insurance or a group health plan. This includes self-insured plans.

How many OTC COVID-19 tests will be covered?

Every covered individual can obtain eight OTC COVID-19 tests every 30 days. This limit does not apply to test kits ordered by a health care provider.

Keep in mind that pharmacies and retailers may place their own quantity limits on the purchase of tests if supplies are limited.

Do I need a prescription?

No. You do not need a prescription unless you are looking to be reimbursed from more than eight tests in a rolling 30-day period. Please note that it is up to the pharmacies whether they will process test kits for \$0 without a prescription.

Do I need to submit a claim? How do I get reimbursed?

If you paid out of pocket for the test kits and want to be reimbursed:

- You will need to submit a completed COVID-19 OTC Test Claim Form along with your dated sales receipt. You can download the form at [epiphany.com/resources](https://www.epiphanyrx.com/resources).
- Some tests are sold in packages containing more than one test. You will be reimbursed up to \$12 per test.

Can I use the member portal to submit DMR claims?

No. DMR claims cannot be submitted through the portal at this time.

Can I use my FSA/HSA card to purchase COVID-19 tests?

Yes. You can use FSA/HSA reimbursement for tests that are not free. You cannot use FSA/HSA reimbursement for tests that have been reimbursed by your plan.

Which OTC COVID-19 tests qualify?

In order to qualify, OTC COVID-19 tests must be FDA-authorized. Examples include, but are not limited to:

- BinaxNOW COVID-19 Antigen Self-Test
- CareStart COVID-19 Antigen Home Test
- Ellume COVID-19 Home Test
- Flowflex COVID-19 Antigen Home Test
- iHealth COVID-19 Antigen Rapid Test
- InteliSwab COVID-19 Rapid Test
- QuickVue At-Home OTC COVID-19 Test

Where can I get tested if there are no OTC COVID-19 tests available?

The U.S. Department of Health and Human Services (HHS) is providing up to 50 million at-home tests to community health centers and Medicare-certified clinics for distribution at no cost to patients and community members. A list of community-based sites can be found here:

<https://www.hhs.gov/coronavirus/community-based-testing-sites/index.html>.

In addition, the federal government also announced that it has purchased 500 million rapid tests and will be distributing them free for use at home. These free tests are available to order online at www.COVIDTests.gov and <https://special.usps.com/testkits> or by calling 1.800.232.0233 (TTY 1.888.720.7489).

Additional Resources

- <https://www.whitehouse.gov/briefing-room/statements-releases/2022/01/14/fact-sheet-the-biden-administration-to-begin-distributing-at-home-rapid-covid-19-tests-to-americans-for-free/>
- <https://www.cms.gov/how-to-get-your-at-home-OTC-COVID-19-test-for-free>
- <https://www.cms.gov/files/document/11022-faqs-otc-testing-guidance.pdf>