

## COVID-19 At-Home Rapid Tests Frequently Asked Questions

### Where can I get free at-home COVID-19 tests?

Every home in the U.S. is now eligible to order up to four free at-home COVID-19 self-test kits from the federal government. For information on how to order, visit [covidtests.gov](https://covidtests.gov).

### Are at-home COVID-19 tests covered by insurance?

Effective Jan. 15, a new federal directive requires healthcare plans to cover the cost of over-the-counter COVID-19 tests approved by the Food and Drug Administration.

If you are covered by an HII healthcare plan through **Anthem**, you can now obtain up to eight tests approved as covered by CVS per month per covered plan participant through our network of preferred pharmacies by presenting your CVS Caremark prescription card. The CVS pharmacy network is very broad. If your current pharmacy is in-network for purchasing your regular prescription drugs, it is considered in-network for obtaining your COVID-19 test.

Employees participating in health plans through **Kaiser Permanente, Cigna International and Hawaii Medical Services Administration (HMSA)** should follow guidance within those plans for submitting claims for reimbursement. We do not have further reimbursement information for these plans at this time.

### Will I have to pay for the tests at the time of purchase?

Depending on your medical insurance provider and the point of purchase, you may have to pay for the test and seek reimbursement.

#### **Anthem Blue Cross**

- If the pharmacy is able to bill directly to your pharmacy benefit, there will be no out-of-pocket cost to you for any test approved as covered by CVS. The ability to bill directly to your pharmacy benefit varies by location even within the CVS network of pharmacies.
- Situations where you may have to pay and seek reimbursement for up to \$12 include:
  - o You pay at a check-out counter other than the pharmacy counter even if you are at a CVS or other in-network check-out counter.
  - o You purchase at an out-of-network retailer or pharmacy. The CVS pharmacy network is very broad. If your current pharmacy is in-network for purchasing your regular prescription drugs, it is considered in-network for obtaining your COVID-19 test.
  - o You purchase online. CVS Caremark® Mail Service Pharmacy does not carry at-home COVID-19 tests.

#### **Kaiser Permanente**

FDA-approved rapid antigen home tests may be purchased at your local drug store or online. You will need to pay for the test at the time of purchase and submit a request for reimbursement for up to \$12 per covered test.

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### **Cigna International and Hawaii Medical Services Administration (HMSA)**

We do not have further reimbursement information for these plans at this time. Participants should follow guidance within the plans for submitting medical claims for reimbursement.

### **Will I have to submit a claim for reimbursement for the cost of at-home COVID-19 tests? How?**

Depending on where you purchase the covered at-home COVID-19 test, and depending on your healthcare plan, you may have to pay and request reimbursement up to \$12 per test through the regular medical reimbursement claim process.

#### **Anthem Blue Cross**

Forms and guidance for submitting a claim under Anthem healthcare plans can be found on UPoint.

#### **Kaiser Permanente**

Members should go to "Coverage & Costs" on kp.org, sign in to their account, and select "Submit a medical claim."

### **Cigna International and Hawaii Medical Services Administration (HMSA)**

We do not have further reimbursement information for these plans at this time. Participants should follow guidance within the plans for submitting medical claims for reimbursement.

### **Is there a limit to how many at-home COVID-19 tests are covered?**

If you are covered by an HII healthcare plan, your plan will cover up to eight at-home COVID-19 tests for each person covered under the plan within a 30-day period.

- If you buy a multi-pack of tests, each test in the package counts as a single test. So a four-pack counts against the limit as four tests.
- You do not need a prescription from your doctor to get reimbursed for the test.

### **How much will I be reimbursed?**

You will be reimbursed \$12 for each covered at-home test or the amount you paid out-of-pocket, whichever is lower.

### **Do I have to use an in-network pharmacy? How do I know if my pharmacy is in-network?**

No, you can buy your test at any pharmacy, other retailer or online. However, you may be required to pay at the time of purchase and request reimbursement for up to \$12 per test.

If your current pharmacy is in-network for purchasing your regular prescription drugs, it is considered in-network for obtaining your COVID-19 test.

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### **Why is my pharmacy saying they can't process my at-home COVID-19 test purchases under my prescription benefit?**

Some pharmacies may not be able to process claims for at-home COVID-19 tests at the pharmacy counter at this time, even if they are in our network. If this happens, you can pay for the test, then submit a request for reimbursement through your medical insurance provider.

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**Can I use the at-home COVID-19 test for work?**

No. COVID-19 tests administered at home cannot be used for any work related purpose.

The coverage under this directive is specific to tests that are used for diagnostic purposes (e.g., you are symptomatic or identified as a close contact). You may be asked to attest that the test is being used for this purpose. Tests purchased for travel or to participate in any other personal or work activity are not covered by this directive.

**Can I get reimbursed for a Polymerase Chain Reaction (PCR) test?**

No. PCR home collection kits that are sent to a lab are not eligible for reimbursement at this time.