

FAQS FOR EMPLOYEES ABOUT COVERAGE FOR COVID AT-HOME TEST KITS

Who is eligible?

- If you have private, employer-sponsored or student health commercial insurance, you're eligible to get reimbursed for OTC at-home COVID-19 kits.
- Note: This new coverage reimbursement policy doesn't apply to members who have Medicare or all Medicare Supplement Plan as their primary insurance. Check Medicare Advantage Plans for potential coverage through the carrier.

What's covered?

- Based on the guidelines provided by the Biden administration, your plan will cover up to eight (8) OTC COVID-19 diagnostic antigen rapid home tests per 30-day period for each person covered under your plan. For example, a family of four covered under the same plan could be reimbursed for up to 32 tests per 30-day period.

Note: Each test is counted separately even if multiple tests are sold in a single kit. So, if you buy one kit that includes two tests, the plan will reimburse you for up to four kits.

- Each test kit is reimbursable at up to \$12.00 per test.

Other things to keep in mind:

- Tests must be approved, cleared or authorized by the [U.S. Food and Drug Administration](#) or emergency use authorization status. Check this link to ensure that your test kit meets the requirement. Also make sure that you confirm with your Pharmacy Benefits Manager that the kit is on their approved list.
- You can only get reimbursed for tests purchased on January 15, 2022, or later.
- These tests don't require an order from your physician to qualify for reimbursement. Tests that are ordered by a provider are not subject to the reimbursement limit.
- Tests must be used to diagnose a potential COVID-19 infection. Tests used for employment, school or recreational purposes are not eligible for reimbursement.
- Test kits for the Broome County health plan are covered under your pharmacy benefit.
- Retail purchased OTC test kits or kits purchased outside of the pharmacy network will require a claim form (such as from Amazon or a DME supply store). Members should contact the pharmacy vendor on their ID card with any questions or to obtain a claim form.
- Test Kits are not eligible for submission using an FSA or an HRA account.

FAQS FOR EMPLOYEES ABOUT COVERAGE FOR COVID AT-HOME TEST KITS

Where can I find OTC COVID-19 tests?

- You can buy OTC COVID-19 tests at pharmacies, retail locations or online. Just keep in mind that the Omicron variant has created an overwhelming demand for OTC COVID-19 tests in many areas. So, supplies may be limited.
- To help address this, the Biden-Harris Administration is expanding access to free, at-home kits through the federal government. Use the following link to receive your at-home test kits through the federal government: [COVIDtests.gov](https://www.covidtests.gov) - [Free at-home COVID-19 tests](#).

If you have additional questions about the benefit for at-home test kits, you can review additional information on the Department of Health and Human Resources web page at <https://www.hhs.gov/> or contact your pharmacy benefits administrator at the number on your member ID card.