

# **Over-the-Counter COVID-19 Test Reimbursement**

## **Frequently Asked Questions**

### **1. Can I get reimbursed for the cost of at-home COVID-19 tests?**

You can be reimbursed for at-home test kits if you are enrolled in the County's sponsored health insurance.

- You are not eligible for reimbursement if you have Medicare, Medicare Supplement, Medicaid, or voluntary insurance.
- Only over-the-counter (OTC) and at-home COVID-19 tests bought without a prescription are eligible for reimbursement.

### **2. Can I get reimbursed for the weekly testing requirement for unvaccinated employees?**

Only PCR and/or Rapid PCR tests are acceptable for the Weekly Testing Program.

### **3. Are at-home COVID-19 tests reimbursed through my medical benefit or my pharmacy benefit?**

Pharmacy benefit

### **4. If at-home COVID-19 tests are covered through my prescription benefit plan, how do I get reimbursed? How long will it take?**

You will need to submit:

- Your mailing address (to send your reimbursement check)
- The number and type of tests you bought
- Where you bought the tests
- A copy of your receipt dated January 15, 2022, or later (it's okay if there are other items on the receipt – you will only be reimbursed for the tests)
- You will also need to confirm that the test was used to diagnose a possible COVID-19 infection.

You **do not** need to submit:

- A prescription from your doctor
- The results of your test

You'll get a response to your request within 30 days. CVS Caremark will mail a check to you if your reimbursement request is approved.

## **5. Which over-the-counter (OTC), at-home COVID-19 tests can I get reimbursed for?**

As of today, we don't have a list of specific tests that are eligible for reimbursement. Under the federal government's current guidelines, tests are eligible if:

- They are bought without a prescription
- You can administer the test and read the results yourself, without the help of a health care provider
- Eligible tests include single-use, cartridge-based tests (for example, Flowflex, BinaxNow, or Ongo) that don't require a machine or mobile app to get results.

## **6. Which COVID-19 tests are not eligible for reimbursement?**

- Tests that must be sent to a lab (ex. Pixel, MyLab Box)
- Require a health care professional (doctor or nurse) to administer or read (for example, polymerase chain reaction (PCR) or rapid tests)

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

Your plan will cover up to 8 (eight) at-home COVID-19 tests for each person covered under your 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 your test. However, it's important to know that there is no quantity limit on tests ordered by your doctor or other health care provider.
- Tests must be used to see if you or a covered family member has a COVID-19 infection.

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

You will be reimbursed on the full amount for an over-the-counter at-home test you paid out of pocket.

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

Some pharmacies may not be able to process claims for at-home COVID-19 tests at the pharmacy counter at this time. If this happens, you can pay for the test, then submit a request for reimbursement.

You can complete an online reimbursement request online via your Caremark.com account [using these steps](#) or by submitting a [COVID-19 Test Reimbursement Claim Form](#) to CVS Caremark by mail.

If you have any questions or concerns about your reimbursement claim, please contact CVS Caremark at 855-298-4257.

## **10. If at-home COVID-19 tests are covered through my prescription benefit plan, do I have to buy my tests at an in-network pharmacy?**

No, you can buy your test at any pharmacy, other retailer, or online. There will be no out-of-pocket cost if the pharmacy can bill directly under your pharmacy benefit.

If the pharmacy can bill directly under your pharmacy benefit, there will be no out-of-pocket cost. If the pharmacy can't bill directly under your benefit, or if you buy at another retailer or online, you will have to pay for the test and request reimbursement.

- Remember, because of the Omicron variant, at-home COVID-19 tests are in high demand in many places. Supplies may be limited.
- CVS Caremark® Mail Service Pharmacy does not carry at-home COVID-19 tests.

To make getting test kits easier, the Biden administration is making free at-home COVID-19 tests available through the federal government.

Visit <https://special.usps.com/testkits> to get more information and order your tests.