

COVID-19

Updates + Frequently Asked Questions

Are at-home COVID-19 diagnostic test kits covered?—Updated on 1/14/22

The federal government recently released FAQ #51 on coverage for COVID-19 testing by private health insurers and group health plans. The guidance clarifies how members in group or individual health plans can seek reimbursement for over-the-counter (OTC) COVID antigen diagnostic home tests.

Effective Jan. 15, 2022, and for the duration of the national public health emergency, Medica members enrolled in individual plans and commercial fully and self-funded plans have coverage for OTC FDA-authorized COVID-19 antigen tests without a prescription from a qualified health professional.

- Coverage includes up to eight FDA-approved OTC COVID-19 antigen home tests for each member per month covered under a subscriber's plan.
- Tests can be obtained through a network pharmacy at no cost.*
- Tests obtained at an out-of-network pharmacy or retailer are eligible for reimbursement at \$12 per OTC test. Members will be required to submit a claim form to process reimbursement.
- Tests purchased to fulfill employer-directed testing requirements are not eligible for reimbursement.

*If the network pharmacy is unable to directly submit the claim for the member's OTC antigen tests, they can complete and submit a Pharmacy Claim Submission form. Completed forms and receipt(s) should be mailed to the following address for reimbursement:

Express Scripts
ATTN: Commercial Claims
P.O. Box. 14711
Lexington, KY 40512-4711

Or members can fax their claim form and receipt(s) to 1 (608) 741-5475.

A listing of FDA-approved Emergency Use Authorization (EUA) COVID-19 antigen tests can be found on the [FDA's website](#).

How can members order free at-home COVID-19 diagnostic test kits? Updated on 1/18/22

Beginning Jan. 18, 2022, each U.S. household may order up to four free at-home antigen COVID-19 test kits from the federal government. The free test kits may be ordered at [COVIDtests.gov](https://www.covidtests.gov) and orders will ship for free.

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