There have been some recent developments that we want to share with you.

On Jan 10, the Biden administration announced that starting Jan 15, 2022-commerical insurance companies and group health plans will be required to provide coverage for authorized over-the-counter (OTC) Covid at-home testing products at $0 cost share for members for up to 8 individual tests per member each month. Reimbursement for COVID test kits is not required if the kits are used for employment purposes. The tests are self-administered and self-read at home or elsewhere without the involvement of a heath care provider.

**Effective 1/15/2022 for OTC COVID tests purchased on or after 1/15/2022:**

* OTC COVID-19 tests will be covered under the **pharmacy** benefit at no member cost share
	+ Member can receive up to 8 tests per rolling 30 days per covered individual.
	+ If multi-pack tests are purchased, the limit of 8 still applies, i.e. a package with 2 tests would be limited to 4 packages per month per covered individual.

For in-network pharmacies, members will be able to purchase OTC tests at the pharmacy for no member cost share. Pharmacy Network listing on [***https://www.bcbsil.com/covid-19/whats-covered***](https://www.bcbsil.com/covid-19/whats-covered)

* Members should purchase at the pharmacy counter and present membership card, pharmacy staff to run the OTC test as a claim under their pharmacy benefit
	+ The $0 cost share will only apply if this is submitted as a claim through the pharmacy – if they are rung up at the pharmacy without the pharmacy submitting a claim, the retail price would apply, and members would need to submit a paper claim for reimbursement.
* For out of network pharmacies and/or purchases made at the front end of a pharmacy retail store, etc, members would need to submit claim directly to Prime for reimbursement – Form attached for manual reimbursement process. Found on [***https://www.bcbsil.com/covid-19/whats-covered***](https://www.bcbsil.com/covid-19/whats-covered)
	+ The max reimbursement is $12 per test (i.e. $20 box of 2 tests would be covered) for paper claims.
	+ Once received at Paper Claims/Prime-reimbursement should take 21 days to complete
* This only applies to OTC tests – current processes for providers/pharmacies submitting claims for PCR and rapid tests administered at either the provider’s office or at the pharmacy are NOT changing.
* Tests purchased before 1/15/2022 are not eligible for reimbursement
* For HSA plans, there is still no member cost share, and first dollar coverage (member would **NOT** have to meet their deductible) applies
* There is no option to opt-in or opt-out
* The best route of dispensing is at the pharmacy counter with presentation of the Member’s Insurance Card

**Update regarding launch weekend**
Prime successfully launched the COVID at-home test kit solution on Saturday, Jan. 15. We began accepting at-home test kit claims from our broadest pharmacy network. Prime teams worked over the weekend to monitor at-home test kit claims and speak with pharmacies that had questions.

This is a very fluid topic and details are still being confirmed and processes updated. We will continue to provide you with updates as we learn more. This guidance does apply to self-insured plans since it is a federal guidance. It will last through the federal public health emergency.