

COVID-19 Over-The-Counter (OTC) Testing Kits: Updated 2/3/22

On Monday, January 10, 2022, the Federal Government issued guidance that health insurance carriers and health plan sponsors (such as the Group Insurance Commission) are required to cover the cost of **up to eight Food and Drug Administration (FDA)-approved at-home tests (four 2-pack testing kits) per individual for COVID-19 every 30 days**. Coverage became effective on Saturday, January 15, 2022, and will remain in place until the end of the public health emergency.

Over-the-Counter (OTC) COVID-19 testing coverage will be administered through the GIC's pharmacy benefits: Express Scripts for non-Medicare plan members, and CVS SilverScript for our Medicare members.

Express Scripts (Non-Medicare Members)

Non-Medicare Coverage of OTC COVID-19 Tests

Claims for at-home OTC COVID-19 testing kits will automatically process at \$0 copay when checking out at in-network pharmacy counters or ordering at-home testing kits from Express Scripts Pharmacy online.

Members are eligible for up to eight at-home COVID-19 tests (up to four 2-pack testing kits) per individual at the pharmacy counter every 30 days for a \$0 copay.

Non-Medicare Directions for Purchasing OTC COVID-19 Tests

1. Take your Express Scripts ID card to a retail pharmacy in your network;
2. Bring an at-home COVID-19 test kit to the pharmacy counter, not the regular checkout lane;
3. Check out at the pharmacy counter and show your Express Scripts ID card. Your at-home COVID-19 test kit should automatically ring up at no cost to you. *

Non-Medicare Directions for Ordering COVID-19 Tests from Express Scripts Online

1. Log into your Express Scripts account at express-scripts.com;
2. Click the "Order At-home COVID-19 Tests" link;
3. Complete the order form by selecting the name of the subscriber or dependent(s); associated with the order (Be sure to check that the mailing address and subscriber email address are correct;)
4. Acknowledgment of the terms is required before clicking the "Submit Order" button.

How to Claim Non-Medicare Reimbursement for OTC Covid-19 Tests Purchased Online or In-Store

- Members can claim reimbursements for FDA-approved tests purchased online or in-store for at-home test kits purchased on or after Jan. 15, 2022. Reimbursements for at-home test kits will be capped at \$12 per test kit (or \$24 per 2-pack). **
- A receipt of purchase is required for reimbursement.
- To obtain additional information, submit a claim online, or to download a printable copy of the reimbursement form, please visit the [COVID-19 Resource Center](#). You will be prompted to log in to your online Express Scripts account for specific information.
 - Printable copies of these forms and additional information on obtaining eight free COVID-19 tests (four 2-pack testing kits) from Express Scripts are available on the [GIC website](#).

* Should any difficulties occur during in-store purchases, claims for at-home COVID-19 test kits using UPC codes from any retail or online provider can always be manually submitted.

**Please note that pharmacy purchase limits on at-home COVID-19 test kits may apply.

CVS SilverScript (Medicare Members)

Medicare Coverage of OTC COVID-19 Tests

Most OTC COVID-19 test kits are covered through the CVS SilverScript pharmacy benefit. Claims for at-home OTC COVID-19 test kits will automatically process at \$0 when checking out at a participating pharmacy. As of now, not every CVS pharmacy is participating. Members are encouraged to call their local store to determine their participation.

Please note that CVS SilverScript does not currently have an online order option available, but the GIC will update members if and when it becomes available.

Medicare Directions for Purchasing OTC COVID-19 Tests In-Store

Members can purchase OTC COVID-19 test kits from participating pharmacies at no-cost at the time of purchase. Take your GIC SilverScript card to any in-network pharmacy that elects to offer Covid-19 test kits through this program.

1. Bring an at-home COVID-19 test kit to the pharmacy counter, not the regular checkout lane;
2. Check out at the pharmacy counter and show your GIC SilverScript card.
3. Your at-home COVID-19 test kit should automatically ring up at no cost to you.

How to Claim Medicare Reimbursement for OTC Covid-19 Tests

If your purchase does not ring up at \$0 and/or you purchased an FDA-approved test kit for the full cost online or in-store after January 15th, 2022, please save your receipt as proof of purchase. With your receipt, you may use an online claims submission process through [CVS Caremark](#) and the CVS Caremark mobile app (available for [Android](#) and [Apple](#)) is available. You may also submit a paper claim for reimbursement.

- Printable copies of these forms and additional information on obtaining eight free COVID-19 tests (four 2-pack testing kits) per individual through your CVS SilverScript benefit are available at [CVS Caremark](#) and also through the [GIC website](#).
- At this time, you may use the traditional CVS Caremark reimbursement form. A reimbursement form specific to OTC COVID-19 test kits is forthcoming.

COVID-19 Testing Resources

In addition to the eight free COVID-19 tests (four 2-pack testing kits) described above, all GIC members also can [order up to four free tests](#) from the Federal Government.

Other resources are available to GIC members and other residents of Massachusetts to obtain testing, some of which are listed below:

- If you would like to find a location to schedule a free PCR or lab-performed COVID-19 test, visit [Find a COVID-19 Test](#).
- The Commonwealth is also working to distribute over 2 million self-tests in over 100 communities that have been particularly impacted by the pandemic. For further information on the availability of these free tests, please visit [COVID-19 Self-Test Distribution](#).
- For information on free tests distributed to community health centers by the federal government, visit [HRSA Expanding Access to COVID-19 Testing Supplies](#).

Thank you,
Group Insurance Commission