

Update on Over-the-Counter At-Home COVID-19 Test Kits

On January 10th, the Biden Administration announced that it will require insurance companies and group health plans to cover the cost of at-home COVID-19 tests. We understand that you, our clients, may have questions about how this will impact your organization. As part of our promise, we aim to provide you with guidance as this situation unfolds.

Eligibility

Beginning January 15, 2022, members covered by private health insurance or a group health plan will be able to purchase over-the-counter COVID-19 tests authorized by the U.S Food and Drug Administration (FDA) at no cost. For Medicare members, COVID-19 tests are covered under Medicare Part B. State Medicaid and CHIP programs are required to cover FDA-authorized at-home tests. Members with Medicaid or CHIP coverage should contact their state agency, as coverage rules may vary by state.

The OTC COVID-19 test kits will be covered at a reimbursement rate of up to \$12 per test, with a quantity limit of eight tests per covered individual every 30 days for test kits obtained without a health care provider's involvement or prescription. However, this quantity limit does not apply to test kits ordered by a health care provider. Tests packaged in multi-packs will be reimbursed accordingly. At Navitus' network of 58,000+ pharmacies, these claims will be adjudicated at the point of sale. We highly recommend that members get their at-home COVID-19 test kits at the pharmacy counter to ensure that the kits are processed properly and that members have no out-of-pocket costs at the point of sale.

To view Navitus' list of network pharmacies, go to: www.navitus.com/Navitus.Web/media/pdf/Navitus-Pharmacy-Network-Listing-National-and-Chains.pdf.

If a member does pay out of pocket, the Direct Member Reimbursement (DMR) form will be available for download at www.navitus.com/members.

Supply

We recognize that with the increased demand, there will likely be shortages of test kits. With such a rapidly evolving supply chain, we are unable to monitor availability or provide a list of pharmacies where tests are in stock.

Demand for test kits has soared as the easily transmissible omicron variant has spread rapidly. The federal government also announced that it has purchased 500 million rapid tests and will be distributing them free for use at home in the coming weeks. More information will be forthcoming.

In addition, the U.S. Department of Health and Human Services (HHS) is providing up to 50 million free, at-home tests to community health centers and Medicare-certified clinics for distribution at no cost to patients and community members. A list of community-based sites can be found here: <https://www.hhs.gov/coronavirus/community-based-testing-sites/index.html>

Examples of FDA authorized OTC COVID-19 tests include, but are not limited to:

- BinaxNOW COVID-19 Antigen Self Test
- CareStart COVID-19 Antigen Home Test
- Ellume COVID-19 Home Test
- Flowflex COVID-19 Antigen Home Test
- iHealth COVID-19 Antigen Rapid Test
- IntelliSwab COVID-19 Rapid Test
- QuickVue At-Home OTC COVID-19 Test

Additional Resources

- <https://www.cms.gov/how-to-get-your-at-home-OTC-COVID-19-test-for-free>
- <https://www.cms.gov/files/document/11022-faqs-otc-testing-guidance.pdf>

What to Expect From Navitus

Our team will continue to closely monitor the situation and provide timely updates as more information becomes available.

Sincerely,

Navitus Health Solutions Team