

# Over-the-Counter Test Reimbursement

## What is the Over-the-Counter Test Coverage Mandate?

The Biden Administration announced new federal guidance on Jan. 10, 2022 that people with employer-sponsored or individual health insurance coverage can seek reimbursement for the purchase of FDA emergency use authorized over-the-counter COVID-19 tests from their employer group or health insurer effective with tests purchased on or after Jan. 15, 2022.

## What does the Over-the-Counter Test Coverage Mandate Cover?

Over-the-counter, at-home, diagnostic tests that are emergency use authorized by the FDA (*list of authorized tests can be found below*) can qualify for reimbursement. Under the new federal guidelines, Highmark members can seek reimbursement for up to 8 FDA emergency use authorized tests per month per member. That means a family of four can be reimbursed for 32 tests per month.

In addition, to expand options to access testing, you can use your existing pharmacy network to receive over-the-counter tests without any up-front costs, eliminating the need for reimbursement (see below for more information on this option).

*Note: Tests may be packaged individually or with multiple tests in one package (for example, two tests packaged in one box). Plans are required to cover 8 tests per covered individual per month, regardless of how they are packaged and distributed.*

## How do I get over-the-counter tests without any out-of-pocket costs?

There are three easy ways to get FREE over-the-counter, at-home COVID-19 tests with no out-of-pocket expense to you:

1. **Government supplied tests via USPS home delivery:** Every home in the U.S. is eligible to order 4 free at-home COVID-19 tests. The tests are completely free. Orders will usually ship in 7-12 days. Click [here](#) to order your free tests.

2. **Mail order pharmacy – tests delivered directly to your home:** You can order tests through Express Scripts® Pharmacy without any upfront costs. Click [here](#) to order your free tests – You will be prompted to login to your Express Scripts online account before placing your order.

If you do not have an Express Scripts online account, click “[Register now](#)” and follow the on-screen instructions to setup your account.

*Please note that there are currently limited supplies and tests may take up to 4 weeks to arrive.*

3. **Pick-up at your local pharmacy:** You can visit the same pharmacy where you get your prescriptions filled – or any in-network pharmacy – and follow these easy steps:
  1. Locate one of these FDA emergency use authorized tests approved for distribution with no out of pocket cost to you:

**FDA emergency use authorized tests available for reimbursement:**

- BD Veritor At-Home COVID-19 Test
- BinaxNOW COVID-19 Antigen Self Test
- CareStart COVID-19 Antigen Home Test
- Celltrion DiaTrust COVID-19 Ag Home Test
- CLINITEST Rapid COVID-19 Antigen Self-Test
- Ellume COVID-19 Home Test
- Flowflex COVID-19 Antigen Home Test
- iHealth COVID-19 Antigen Rapid Test
- InBios International Inc. SCoV-2 Ag Detect Rapid Self-Test
- InteliSwab COVID-19 Rapid Test
- QuickVue At-Home OTC COVID-19 Test
- SD Biosensor, Inc. COVID-19 At-Home Test
- Cue COVID-19 Test for Home and Over The Counter (OTC) Use
- Detect Covid-19 Test
- Lucira CHECK-IT COVID-19 Test Kit

*Note: supplies may be limited, and tests may not be available at all retail pharmacy locations.*

2. Take the test to the pharmacy counter and show your Highmark insurance card to have the test processed through your pharmacy benefit

To locate an in-network pharmacy you can visit the Highmark member website [www.highmarkbcbs.com](http://www.highmarkbcbs.com) or call the number on the back of your Highmark insurance card 1-866-594-1732.

## I purchased FDA authorized over-the-counter COVID-19 tests after January 15<sup>th</sup>, can I still get reimbursed?

Yes. Just follow the step-by-step instructions found below to submit your claim via mail or through the Highmark online member portal.

## How long will it take to receive my over-the-counter test reimbursement?

Please allow up to 30 days for claims processing and for payment to be issued.

## How can I check on the status of my over-the-counter test reimbursement?

You can access the Member Portal to check your claim status or contact Highmark via the message center if the claim is not yet appearing. If additional assistance is needed, call the Highmark customer service number on the back of your insurance card 1-866-594-1732.

## What documentation is needed to submit a request for an over-the-counter test reimbursement?

You will need to submit the following documentation, following the instructions below, to receive reimbursement for your over-the-counter test:

- Completed Member Submitted Health Insurance Claim Form (see below instructions to obtain this form)

- Itemized receipt for your over-the-counter tests with purchase date on or after 1/15/2022
- Original or photocopy of 12-digit UPC (Universal Product Code) label from your purchased over-the-counter tests

*Note: If the Member Submitted Health Insurance Claim Form is incomplete or any of the required documentation noted above is not included with your reimbursement request your claim will be rejected with a rejection reason indicating that additional information is needed.*

## How do I get reimbursed for over-the-counter tests?

*NOTE: \*\* By submitting a manual claim for reimbursement of an over-the-counter COVID-19 test, the member is attesting that the test was purchased for personal use, not for employment purposes, and will not be reimbursed by another source or used for resale \*\**

### **Mail-in claim reimbursement process:**

1. Log into the Highmark member portal at [www.highmarkbcbs.com](http://www.highmarkbcbs.com)
  1. Or click on the form below to open and skip to step 4:  
[DOWNLOAD PDF](#)
2. Under the “Health Care Tools” section, click on “Find Forms”
3. Click on the arrow to expand the “Medical Forms” section and click on “PDF” under “Member Submitted Health Insurance Claim Form”
4. Fill out all necessary/required information on the form
5. Report “COVID OTC Test Reimbursement” in the “Diagnosis or Nature of Illness or Injury” section of the “Member Submitted Health Insurance Claim Form”
6. Print the “Member Submitted Health Insurance Claim Form”
7. Sign and date the “Member Submitted Health Insurance Claim Form”
8. Mail the “Member Submitted Health Insurance Claim Form” along with a dated receipt of purchase and 12-digit UPC (Universal Product Code) from the test box to:

Claims

P.O. Box 890173

Camp Hill, PA 17089-0173

*NOTE: \*\* Please submit a separate claim form for each patient. All expenses for one patient can be submitted with one claim form.\*\**

**Digital member portal claim reimbursement process:**

1. Log into the Highmark member portal at [www.highmarkbcbs.com](http://www.highmarkbcbs.com)
2. Under the “Health Care Tools” section, click on “Find Forms”
3. Click on the arrow to expand the “Medical Forms” section and click on “PDF” under “Member Submitted Health Insurance Claim Form”
4. Fill out all necessary/required information on the form
5. Report “COVID OTC Test Reimbursement” in the “Diagnosis or Nature of Illness or Injury” section of the “Member Submitted Health Insurance Claim Form”
6. Save the “Member Submitted Health Insurance Claim Form” to your computer
7. Print the “Member Submitted Health Insurance Claim Form”
8. Sign and date the “Member Submitted Health Insurance Claim Form”
9. Upload the “Member Submitted Health Insurance Claim Form” along with an image of the dated receipt of purchase and 12-digit UPC (Universal Product Code) label from the test box, via Message Center on the Member Portal
10. Click on “Contact Us”
11. Select your medical plan
12. Select Message Topic of “Claim Inquiry”
13. Indicate the inquiry is for “COVID OTC Test Reimbursement”
14. Click on the Paperclip icon next to “Attach File” and browse to where you saved the “Member Submitted Health Insurance Claim Form” and copies of the receipt and 12-digit UPC (Universal Product Code) label on your computer
15. Complete any of the other required fields
16. Click the “Submit” button

*NOTE: \*\* Please submit a separate claim form for each patient. All expenses for one patient can be submitted with one claim form.\*\**