



RCAB Health Plans Coverage of Over-The-Counter COVID-19 Tests

Frequently Asked Questions

Updated 2/16/2022

1. Which at-home over-the-counter COVID-19 test kits (sometimes referred to as “antigen” test kits) are covered by insurance, according to the new federal requirement?

Over-the-counter (OTC) COVID-19 tests purchased January 15, 2022 or later are eligible for reimbursement without the need for a prescription. Per the federal guidelines, the purpose of the test must be to diagnose COVID-19 infection rather than to fulfill a general testing requirement for work or school.

2. How many OTC tests are covered? Does a test kit with multiple tests count as “one test” for purposes of the limit per month?

Up to eight OTC COVID-19 tests per enrolled employee/dependent per 30-day period are covered. Each test in a package counts as a single test.

3. What if my doctor orders a PCR COVID-19 test? Does that test count toward the quantity limit?

No, the PCR test would not count toward the limit. There is no quantity limit for tests ordered by a doctor or other health care provider. The RCAB Health Plans continue to cover FDA-authorized COVID diagnostic tests, such as PCR tests, if they are ordered or administered by a health care provider following an individualized clinical assessment.

4. Can I obtain reimbursement for OTC COVID-19 tests through either Blue Cross Blue Shield of MA or CVS/Caremark?

Yes, you can seek reimbursement through either avenue if you are enrolled in one of the RCAB Health Plans. See below for instructions on how to obtain reimbursement.

Blue Cross Blue Shield of MA

- Log in at member.bluecrossma.com/login.
- On the main page, click on the image below to access a reimbursement form.



- Complete and submit the form to BCBS by mail or email (addresses on form). BCBS plans to implement an online claim system sometime in February.
- A reimbursement decision will be made within 30 days of receipt of the form.
- BCBS will reimburse up to \$12 per test.

CVS/Caremark

- Sign in to [caremark.com](https://www.caremark.com).
- Visit the **Plan & Benefits** tab and select **Submit Prescription Claim**.
- Click on link **Submit at-home COVID-19 test reimbursement claim**.

Submit a prescription claim

Save time by submitting your prescription claims online.

Some members may also submit a reimbursement claim for at-home COVID-19 kits. Members with Medicare, Medicare Supplement, Medicaid, or voluntary insurance are not eligible for test reimbursement.

All claims are subject to review, and reimbursement is not guaranteed.

Submit a new claim

[Submit at-home COVID-19 test reimbursement claim >](#)

[Submit prescription claim >](#)

- Upload your receipt for the COVID-19 test (paper or digital copy is acceptable).
- The claim form requests your mailing address, number and type of test purchased, location where test was purchased, and a confirmation that the test was used to diagnose a possible COVID-19 infection.
- You should receive a response from CVS/Caremark within 30 days of your claim submission. If your request is approved, you will receive a check by mail.
- CVS/Caremark will reimburse you for the full cost of the test (subject to the limits referenced in FAQ #2).
- Visit [caremark.com/covid19-otc.html](https://www.caremark.com/covid19-otc.html) for more information.

5. Can I purchase an OTC COVID-19 test at any pharmacy with no out-of-pocket costs?

CVS/Caremark Prescription Coverage

You can purchase an OTC COVID-19 test at any pharmacy that sells the tests. However, whether you pay any out-of-pocket costs depends on the pharmacy where you purchase the test. If you present your CVS/Caremark prescription benefit ID card to a pharmacy which can bill directly to CVS/Caremark, then you won't incur an out-of-pocket cost. You won't know whether the pharmacy where you plan to purchase a test has opted out of this "direct coverage" program unless you try to use your CVS ID card to purchase the test there. Your CVS/Caremark ID should work at all CVS pharmacies. As of the date of these FAQs, some pharmacies may not have processes, available supply, or capacity to submit claims for OTC COVID-19 tests. Additionally, pharmacies may prioritize patient care, dispensing medications, and administering vaccines over processing OTC COVID-19 tests. In these instances, pharmacies may direct you to purchase OTC COVID-19 tests at the front store and submit claims for reimbursement.

Blue Cross Blue Shield of MA (BCBS) Medical Coverage

If you are seeking reimbursement from BCBS, you will need to pay for the test up front and submit a claim afterwards.

6. Can I use HRA, HSA, or FSA dollars to pay for COVID-19 tests?

Yes, at-home OTC COVID-19 tests and PCR tests are considered eligible medical expenses that can be paid with funds from your HealthEquity HRA, HSA, or FSA account(s). This is true for tests purchased or completed even before January 15, 2022. To check your balance in these accounts, visit healthequity.com. Note that once you have submitted a claim for reimbursement for an OTC COVID-19 test from your HRA, HSA or FSA account(s), you cannot also receive reimbursement through CVS/Caremark or BCBS. An individual cannot be reimbursed more than once for the same medical expense. Therefore, if you mistakenly requested and received reimbursement from your FSA, HRA, or HSA for an OTC COVID-19 test already paid by or reimbursed through BCBS or CVS/Caremark, you should contact the Benefits Office at benefits@rcab.org regarding correction procedures. Likewise, you should not use your FSA, HRA, or HSA debit card to purchase OTC COVID-19 tests for which you intend to seek reimbursement from BCBS or CVS/Caremark.

7. Am I better off seeking reimbursement from BCBS or CVS/Caremark?

You will be reimbursed for the full cost of an OTC COVID-19 test through CVS/Caremark (subject to the limitations in FAQ #2), which would be the preferable option. However, if you are participating in the Medicare Primary Payer program, you cannot obtain reimbursement through CVS/Caremark. **See next FAQ.**

8. I noticed online that people enrolled in Medicare are not eligible for reimbursement under this federal requirement. If I am participating in the Medicare Primary Payer program, can I still be reimbursed for the cost of these OTC COVID-19 tests?

Yes. Medicare Primary Payer participants will be able to submit claims for reimbursement of OTC COVID-19 tests directly to BCBS, and BCBS will reimburse them directly for the cost. Reimbursement is not available through CVS/Caremark.

9. How do I obtain a free COVID test from the federal government?

The Biden administration is offering free OTC COVID-19 tests using the link covidtests.gov. Tests are expected to ship within seven to 12 days of the order. As of the date these FAQs were written, each residential household is limited to four tests.

These Frequently Asked Questions do not constitute legal advice. You should consult your own advisors for answers to tax and/or legal questions.