

## At Home Covid Test Coverage Knowledge Article

### Over-the-Counter COVID-19 Tests

The federal government mandates health insurance coverage pertaining to certain at-home, over-the-counter (OTC) COVID-19 diagnostic tests. Effective January 15, 2022, the Ohio State University Faculty and Staff Health Plan covers up to eight (8) OTC tests per month per covered person. The university's pharmacy benefit administrator, Express Scripts (ESI) is facilitating this coverage.

#### Which tests are covered?

With the exceptions noted in this communication, the Plan covers OTC COVID-19 tests authorized by the U.S. Food and Drug Administration (FDA). Some examples of the FDA-authorized brands include:

- InteliSwab COVID-19 Rapid Test
- BinaxNOW COVID-19 Antigen Self-Test
- QuickVue At-Home COVID-19 Test
- Ellume COVID 19 Home Test
- Flowflex COVID-19 Antigen Home Test

The Plan covers tests only when they are purchased for the personal use of individuals covered under the Plan. Members **cannot** use tests covered by the Plan for any other purpose. Members may be asked to acknowledge that any use other than personal use constitutes fraud under the terms of the Plan.

#### How many tests are covered?

The Plan covers up to eight (8) tests per month, per covered member.

#### Which tests are not covered?

This coverage requirement does not include tests used for employment purposes. The university and many other employers provide access to no-cost employee tests (more below).

#### How can I get reimbursed for covered test?

Until the network pharmacy capabilities are in place, if you purchase covered tests **on or after January 15, 2022**, from any retailer, you may submit a manual reimbursement claim through ESI. The university will provide more information about reimbursement procedures as soon as possible. If covered tests are purchased in the meantime, you should keep all of the information that may be required to submit with your claim. Information needed for the reimbursement of claims includes the test kit packaging (UPC) and the receipt showing the date of purchase and price.

**What if I purchased a test prior to the effective date of the mandate, January 15, 2022?**

If you purchased a test prior to January 15, 2022, you are not eligible for reimbursement through this program.

**Where and when can I buy tests with no out-of-pocket cost?**

Pharmacies in the ESI Express Advantage Network will process your covered OTC test purchases as a pharmacy claim, with \$0 out of pocket expense. You must present your prescription drug member identification information found in the ESI mobile app to obtain these covered tests at a network pharmacy.

You can also complete a Commercial Claim Form for tests you have purchased after January 15, 2022, and you will be reimbursed. This form can be found under the Forms and Policies section of this website.

**Can I purchase an at-home test with no out-of-pocket cost through Home Delivery?**

At this time, there is not a Home Delivery option. Express Scripts is considering options for offering Home Delivery of at-home tests in the future.