# COVID-19 At-Home Tests Talk Tracks

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** Do not deviate from the information as stated in this document.**

**Description:** Talk Tracks to assist with handling calls related to general information, ordering and reimbursement for the COVID-19 at-home tests.

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| Background |

The Biden Administration announced that the two national emergencies addressing COVID-19, the public health emergency (PHE) and the national emergency, ended on May 11, 2023. We shared anticipated process changes with CVS Caremark clients on March 22, 2023, so clients had time to decide what is best for their individual plan design and coverage.

Effective May 12, 2023, processes to cover OTC COVID-19 test kits (with or without prescription) will be discontinued unless the client elects to continue coverage.

If a client does not elect to continue coverage, OTC COVID-19 test kits (with or without a prescription) will no longer be covered under the client’s prescription drug plan. Members can, however, continue to purchase COVID-19 test kits out of pocket. For some plans, members may be able to use funds from a health savings account or a flexible spending account toward OTC COVID-19 test kits.

 Medicare plans **no** longer cover OTC COVID tests reimbursements.

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| Reminders |

** Refer to the CIF for ALL COVID related questions. Be careful not to deviate from the information as stated in the CIF.**

* At Home COVID-19 Tests are **not** covered through OTC Health Solutions (OTCHS). Do not transfer these inquiries to the OTCHS team.
* At Home COVID-19 Tests are **not** available from the Home/Delivery Mail Order pharmacy.
* For any issues with CIF content and/or adjudication errors, submit feedback on the CIF in theSource (do not include any member PHI/PII) and/or, following standard processes, warm transfer to the Senior Team so the Account Team can be notified of the issue.

* **Call Logging in PeopleSafe -** For all inquiries from members related to Covid-19 At Home Test Kits, use Activity Code **1898** and add the following in the Activity Log Notes:  “**COVID-19 AT HOME TEST KIT Inquiry”.**

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| Retail Pharmacy Callers Only |

**Reminder:** Not all plans cover COVID tests. You can use the information for these tests to run test claims and determine from these results and the CIF if plan may cover COVID at-home test kits.

**How can we process these claims?**

* Use the grid below for direction.
* Pharmacies may need to use **SCC code 12.**

**COVID-19 AT HOME approved tests:**

**Note:** The GPI codes are the same for all approved tests.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **GPI** | **NDC / UPC** | **Manufacturer** | **Label Name** | **Number of tests per package** |
| 94101024356400 | 82607-0660-26 | ACON | FLOWFLEX COVID-19 AG HOMETEST | 1 |
| 94101024356400 | 60006-0191-66 | ACCESS BIO | ON/GO COVID-19 ANTIGEN SELF-TEST | 2 |
| 94101024356400 | 11877-0011-40 | ABBOTT DIAGNOSTICS SCARBO | BINAXNOW COVID-19 AG CARD HOME TEST | 2 |
| 94101024356400 | 08337-0001-58 | ORASURE TECHNOLOGIES | INTELISWAB COVID-19 RAPID TEST | 2 |
| 94101024356400 | 14613-0339-72 | QUIDEL | QUICKVUE AT-HOME COVID-19 TEST | 2 |
| 94101024356400 | 14613-0339-68 | QUIDEL | QUICKVUE AT-HOME COVID-19 TEST | 5 |
| 94101024356400 | 82607066027 | ACON | Flowflex COVID-19 Ag Home Test In Vitro Kit | 2 |
| 94101024356400 | 82607066028 | ACON | Flowflex COVID-19 Ag Home Test In Vitro Kit | 5 |
| 94101024356400 | 56362000589 | IHEALTH | iHealth COVID-19 Rapid Test in Vitro Kit | 2 |
| 94101024356400 | 16490002574 | SIEMENS HEALTHINEERS | CLINITEST RAPID COVID-19 ANTIGEN SELF-TEST | 5 |
| 194101024356400 | 00111070752 | ROCHE DIAGNOSTICS | COVID-19 AT-HOME TEST KIT 1-PACK | 1 |
| 94101024356400 | 00111070772 | ROCHE DIAGNOSTICS | COVID-19 AT-HOME TEST KIT 4-PACK | 4 |
| 94101024356400 | 56362000590 | IHEALTH | IHEALTH COVID-19 ANTIGEN RAPID TEST 5-PACK | 5 |
| 94101024356400 | 50010022431 | ACCESS BIO, INC | CARESTART COVID-19 ANTIGEN HOME TEST | 2 |
| 94101024356400 | 60007093040 | INTRIVO | ON/GO ONE COVID-19 ANTIGEN HOME TEST KIT COVID-19 | 1 |
| 94101024356400 | 50428052130 | CVS PHARMACY HEALTHCARE SERV | CVS COVID-19 AT HOME TESTKIT KIT HOME 2PK | 2 |
| 94101024356400 | 87473000020 | ROCHE DIAGNOSTICS | PILOT COVID-19 AT-HOME TEST KIT HOME TES | 4 |
| 94101024356400 | 96852025431 | GENABIO DIAGNOSTICS | COVID-19 RAPID SELF TEST KIT 1-PACK KIT 1-PACK | 1 |
| 94101024356400 | 96852095300 | GENABIO DIAGNOSTICS | COVID-19 RAPID SELF TEST KIT 2-PACK KIT 2-PACK | 2 |
| 94101024356400 | 60008-0407- 80 | PHASE SCIENTIFIC INTERNATIONAL | INDICAID COVID-19 RAPID ANTIGEN AT-HOME TEST KIT COVID-19 | 2 |

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| Commercial Plan Coverage |

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**What is covered?**

Refer to the CIF.

**How do I know if the coverage will be through my medical benefit or my pharmacy benefit?**

**CCR:** Review CIF for client specific coverage details and run Test Claims.

If there is nothing in the CIF and test claims reject, members may contact their medical benefit to determine coverage under their medical plan. Members can also continue to purchase COVID-19 test kits out of pocket. For some plans, members may be able to use funds from a health savings account or a flexible spending account toward OTC COVID-19 test kits.

**Note:** The [above chart](#ApprovedTests) includes some of the most common test kits available through Retail distribution.

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| Purchase or Ordering the at-home COVID-19 Tests |

**Can I use my Health Savings Account (HSA) or Flexible Spending Account (FSA) dollars to purchase at-home COVID-19 tests?**

For some plans, members may be able to use funds from a health savings account or a flexible spending account toward OTC COVID-19 test kits. Check the CIF

**Can a retail pharmacy mail an At Home kit to me?**

Check with your local pharmacy for their current process and any applicable shipping costs.

**Other than CVS Pharmacy, what pharmacies can I use to get at home tests with prescription benefit?**

Refer to the CIF. Members may also choose to pay out of pocket at any pharmacy and not be reimbursed if the CIF does not include COVID at home test benefits.

**Why is my pharmacy saying they cannot process my at-home COVID-19 test purchases under my prescription benefit plan?**

Refer to the CIF to see if the members’ plan has COVID test benefits.

If the member’s plan does not include COVID test benefits, and the member is asking why: The Biden Administration announced that the two national emergencies addressing COVID-19, the public health emergency (PHE) and the national emergency, ended on May 11, 2023. They are no longer covered by your plan; you can definitely still purchase at home COVID-19 test kits out of pocket.

**Can I purchase at-home COVID-19 tests at CVS Pharmacy® using my prescription benefit?**

Review the CIF.

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| Online Order Error on CVS.com for COVID-19 at Home Tests |

**I attempted to order the COVID-19 test kits at CVS.com and received an error message. It will not allow me to continue with this order.**

**CCR:**

Review the CIF to determine if their plan covers these tests.

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| Reimbursement |

 Medicare plans **no** longer cover OTC COVID tests reimbursements.

**Can I get reimbursed for the cost of at-home COVID-19 tests?**

If the member purchased the at home COVID-19 tests **after May 11, 2023**, refer to the CIF to determine if the plan will reimburse. If the plan will reimburse follow directions in the CIF, or if no client specific process, refer to [Paper Claim Research (Submissions, Locating, Rejections and Reimbursements (059668)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=4e81c6b3-9feb-442a-b625-508abf839729)

If the member purchased the test **before May 11, 2023,** follow directions in the CIF, or if no client specific process, refer to [Paper Claim Research (Submissions, Locating, Rejections and Reimbursements (059668)](https://thesource.cvshealth.com/nuxeo/thesource/" \l "!/view?docid=4e81c6b3-9feb-442a-b625-508abf839729).

**Note:** You **may** be eligible for reimbursement if you have Medicaid or voluntary insurance plans. Check with your insurer or health plan to see if you are eligible.

**Certain COVID-19 Tests are not eligible for reimbursement:**  
****Member will not be able to get reimbursed for tests that:

* Must be sent to a lab.

**Examples:** Pixel, MyLab Box or Polymerase Chain Reaction (PCR) tests

* You cannot administer and read yourself.
* Require a health care professional (doctor or nurse) to administer or read the test.

**Example:** PCR or rapid tests

**CCR:** Review the CIF to determine if the plan is enrolled to provide benefits for this test.

* **If yes,** run a Test Claim to determine the coverage amount.
  + ****If covered through our pharmacy benefit, the member will need to submit a COVID paper claim. Assist the member by walking them thru the process by referring to [Submitting an Online Claim on Caremark.com for the COVID-19 at-home Test (049265)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=2b90ee41-2755-45df-9ec5-1241b989d91e) **or** instruct the member to access Caremark and complete the Manual form [Over-the-counter, at-home COVID-19 Test Reimbursement Claim Form](https://www.caremark.com/content/dam/enterprise/headless/caremark/cmk/en/assets/claim-forms/claim-forms-bob/Covid_claim_form_English.pdf)

**Note:** Members who are not logged in at caremark.com can still access the Over the counter, at-home COVID-19 Test Reimbursement Claim Form.

****Advise member to:

* Go to www.caremark.com
* Click "Visit our help center" at the bottom of the homepage
* Select the topic "Reimbursement Claims"
* Search for the question "How can I be reimbursed for an at-home Covid-19 test kit?" and expand. There will be an option to print the [COVID-19 Test claim form](https://www.caremark.com/content/dam/enterprise/headless/caremark/cmk/en/assets/claim-forms/claim-forms-bob/Covid_claim_form_English.pdf).

**Note:** If the member does not have access to Caremark.com, open an RM Task as follows:

* Task Category: Fulfillment
* Task Type: Claim Forms
* Queue: Fulfillment - Richardson
* Task notes must include the following: “Unable to place the request through the Order Fulfillment button. The request is specifically for a Covid-19 Over the Counter At-Home Test reimbursement claim form.”

**Turn Around Time:** Our online system may provide a turnaround time that is different than what we quoted. We are quoting a 30-calendar day turnaround time from the time we receive the reimbursement request; however, in some cases, this could take longer depending on the demand.

* **If no,** refer the member to their insurer.

**How much can I expect to be reimbursed for each at-home COVID-19 test?**

Refer to the CIF.

**CCR:** Run a Test Claim. A small minority of plans may have elected to cover a higher amount including up to full reimbursement. If the member has questions about this, refer them to their employer or health plan.

**Why am I only being reimbursed $12 or less per test****?**

Refer to the CIF.

**How long do I have to submit a reimbursement after the initial purchase?**

We encourage you to submit your receipts right away to help make sure you get your reimbursement as soon as possible. You can submit receipts (dated January 15, 2022, or later) until the end of the Public Health Emergency (PHE) on May 11, 2023.

**Note:** Some plans may have chosen to continue offering this benefit, refer to the CIF.

**How long will it take for you to reimburse members with the direct member post service reimbursement option?**

Processing should be completed within 30 days once we receive the request. However, depending on the volume of requests, this could increase the turnaround time. If it has been longer than 30 days, thank the member for their patience and let them know they should expect a response within the next two weeks.

**If the at-home COVID-19 tests are covered through my prescription benefit plan, what information will I need to submit for reimbursement?**

Your employer or health plan will have the best information on how to get reimbursed. You will need to submit:

• Your mailing address (to send your reimbursement check)

• The number and type of tests you bought

• Where you bought the tests

• A copy of your receipt dated January 15, 2022, or later (it is okay if there are other items on the receipt – you will only be reimbursed for the tests)

• You will also need to confirm that the test was used to diagnose a possible COVID-19 infection.

You do not need to submit:

• A prescription from your doctor

• The results of your test

There are two ways to request reimbursement for at-home COVID-19 tests:

• Sign in at Caremark.com and submit your test reimbursement request online

• Print out, complete, and mail a COVID-19 test reimbursement claim form

We estimate that the turnaround time will be 30 calendar days from the time that we receive the request however as the volume increases processing will take longer. The member will receive an Approval with a check attached or a Denial.

**Note:** If the reimbursement is taking longer than 30 calendar days, thank the member for their patience and let them know they should receive a response within the next two weeks. If the member has not received a response within 6 weeks, refer to  [Paper Claim - Viewer (042396)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=531bdb49-5d03-46f6-83e6-4fdc0699cef4).

Some employers or health plans may let you buy test kits at the pharmacy counter at no out-of-pocket cost to you.

**CCR:** Refer to [Submitting an Online Claim on Caremark.com for the COVID-19 at-home Test (049265)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=2b90ee41-2755-45df-9ec5-1241b989d91e).

**Which at-home COVID-19 tests can I get reimbursed for?**

**Note: This does not apply to Medicare.**

Refer to the CIF, if the plan has this benefit:

**CCR:** Run Test Claims for a specific [approved COVID-19 at-home Test](#ApprovedTests).

**Note:** Eligible [approved at-home COVID-19 tests](#ApprovedTests) include single-use, cartridge-based tests that do not require a machine or mobile app to receive results. In addition, the tests must be bought without a prescription, the member must be able to administer the test and read the results themselves without the help of a health care provider.

**Which COVID-19 at-home tests are not eligible for reimbursement?**

You will not be able to get reimbursed for tests that:

* Must be sent to a lab.

**Examples:** Pixel, MyLab Box or Polymerase Chain Reaction (PCR) tests

* You cannot administer and read yourself.
* Require a health care professional (doctor or nurse) to administer or read the test.

**Example:** PCR or rapid tests

**What is the time frame for reimbursement of the COVID-19 at-home Test purchases?**

The online system may quote a different time; however, the member will receive a response (Approval or Denial) to your request within 30 calendar days after we receive your reimbursement request. Depending on the demand, this turnaround time could be extended. If your reimbursement request is approved, a check will be mailed to you.

**Note:**  If the reimbursement is taking longer than 30 calendar days, thank the member for their patience and let them know they should receive a response within the next two weeks. If the member has not received a response within 6 weeks, refer to [Paper Claim - Viewer (042396)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=531bdb49-5d03-46f6-83e6-4fdc0699cef4).

Medicare plan members **do not** receive reimbursement for OTC COVID Tests.

**Can you check the status of my reimbursement claim?**

**CCR:** Refer to [Paper Claim Research (Submissions, Locating, Rejections and Reimbursements) (059668)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=4e81c6b3-9feb-442a-b625-508abf839729) to review the status of a claim.

**I submitted my reimbursement for the COVID-19 at-home tests more than 30 calendar days ago, what is wrong?**

Reimbursement’s turnaround time could be longer depending on the demand.

**Note:**  If the reimbursement is taking longer than 30 calendar days, thank the member for their patience and let them know they should receive a response within the next two weeks. If the member has not received a response within 6 weeks, refer to  [Paper Claim - Viewer (042396)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=531bdb49-5d03-46f6-83e6-4fdc0699cef4).

**I submitted a claim for reimbursement for the COVID-19 at-home tests, but it was denied.**

**CCR:** Refer to [Paper Claim Research (Submissions, Locating, Rejections and Reimbursements) (059668)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=4e81c6b3-9feb-442a-b625-508abf839729)

**I submitted a claim for reimbursement of the COVID-19 at-home tests, but I received less than expected.**

**CCR:** Refer to [Paper Claim Research (Submissions, Locating, Rejections and Reimbursements) (059668)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=4e81c6b3-9feb-442a-b625-508abf839729)

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| Miscellaneous |

**I lost my kit, or my kit was damaged, can I get a replacement?**

Check with the retail store where you purchased the kit for their defect or lost policy.

**What if I have a prescription for a test?**

If you purchase an at-home COVID-19 test kit with a prescription, it will not apply to the (8) free tests limit.

**Are at-home COVID-19 tests eligible for returns at CVS stores?**

No. All COVID-19 at-home test kit sales are final.

**Does CVS Pharmacy have product limits for COVID-19 at-home tests?**

To ensure equitable access to tests both in store and digitally, limits may be applied based on supply. Check with your local store or CVS.com for more information.

**Why are at-home COVID-19 tests difficult to find in retail locations?**

We apologize, but currently we do not have an inventory list at stores. They are being shipped out continuously but best to check directly with stores in your area (applies to all retail stores not just CVS).

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| Related Documents |

* [Submitting an Online Claim on Caremark.com for the COVID-19 at-home Test (049265)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=2b90ee41-2755-45df-9ec5-1241b989d91e)
* [Log Activity/Capture Activity codes (005164)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=bdac0c67-5fee-47ba-a3aa-aab84900cf78)
* [Customer Care Abbreviations, Definitions, and Terms Index (017428)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=c1f1028b-e42c-4b4f-a4cf-cc0b42c91606)

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