

# Over-the Counter (OTC) SARs-CoV-2 Testing Member FAQ

For Anthem HMO, Anthem MyChoice HMO and Kaiser HMO members

Updated January 19, 2022

## Notice of benefits available for SARS-CoV-2 testing

Under the Families First Coronavirus Response Act (FFCRA) and recent regulatory guidance, certain health plans are required to provide benefits for items and services related to testing for SARS-CoV-2 (the virus that causes COVID-19) until the current public health emergency ends.

### What will those covered under the plan have to pay?

Under the FFCRA, for qualifying tests, your health plan may not impose any cost-sharing requirements (including deductibles, copayments, and coinsurance), prior authorization, or other medical management requirements. For this reason, such items and services covered will come at no cost to those covered under your plan.

### Do I need a prescription or an order from a doctor for testing?

A prescription or doctor's order is no longer required for your plan to pay the cost of any qualifying over-the-counter (OTC) testing purchased from January 15, 2022 until the current public health emergency ends. The manner by which the plan will directly cover or reimburse for such testing is described below.

### How will the Plan pay for expenses for qualifying OTC tests?

#### **If you are enrolled in an Anthem HMO or Anthem MyChoice HMO Plan**

Members can log in to [anthem.com/ca](https://www.anthem.com/ca), go to *Claims & Payment*, and choose **Submit a Claim** for tests purchased on or after January 15, 2022. Please be sure to **keep your receipt to submit a claim online**.

- In addition to the member demographic information that is normally filed with member submitted claims, you will also be required to certify that the test was purchased for personal use.
- For additional information, please visit:  
<https://www.anthem.com/ca/coronavirus/blog/prevention-and-getting-care/coverage-over-the-counter-kits/>

## **If you are enrolled in a Kaiser HMO Plan**

Members can [submit a reimbursement claim](#) for tests purchased on or after January 15, 2022.

- For additional information, please visit:  
[https://healthy.kaiserpermanente.org/health-wellness/coronavirus-information?kp\\_shortcut\\_referrer=kp.org/coronavirus](https://healthy.kaiserpermanente.org/health-wellness/coronavirus-information?kp_shortcut_referrer=kp.org/coronavirus)

### **How to receive FDA-approved rapid antigen home tests**

- Starting January 19, members can request free rapid antigen home tests, without shipping fees, from the [federal government](#).
- Rapid antigen home tests are also available at local drugstores or online.

### **Is there a limit to how often I can be reimbursed for the cost of tests?**

Yes, the plan will only provide reimbursement for a maximum of eight (8) tests purchased within any thirty (30) day period, per covered individual. But note, OTC tests purchased with a doctor's order or prescription will not count against this eight (8) test limit.

### **May I use this benefit to purchase tests for an individual not covered by my plan?**

No. Tests purchased under these rules must be for the covered individual's personal use. You may be required, when seeking reimbursement, to legally attest to the fact that test(s) purchased were for your own use or for the use of another covered individual under whose benefit the test was purchased, and that the test will not be reimbursed by another source and was not used for resale.

### **Must I show proof of purchase for over-the-counter tests?**

Yes. As explained above, when you seek reimbursement for the purchase of over-the-counter testing, you will be required to show documentation that proves that the tests were actually purchased and paid for. An itemized receipt is adequate proof of purchase for reimbursement.

### **What kind of testing would be best for me and those covered under my plan?**

There are different kinds of tests designed to detect SARS-CoV-2 which you can choose. The information below may help guide you in choosing what kind of testing to seek. Your personal physician may have a recommendation on which type of test is most appropriate for you.

## Polymerase Chain Reaction (PCR) tests

Generally, the most sensitive tests are *polymerase chain reaction* (PCR) tests, which look for certain genetic material found in the virus. These tests are performed via a nasal swab, and usually done in a clinical setting by a technician, nurse, or other professional. PCR tests must then be sent to a laboratory which will generate a result, typically within a few days.

## Antigen tests

Popular at-home tests (which are the kind you purchase over-the-counter) are usually *antigen* tests. These tests are fast, and will generate a result you can read yourself, within just a few minutes. However, according to the FDA, antigen tests are less sensitive than PCR tests, and are more likely to provide a false negative result. Many such tests are intended to be used serially, meaning that the test-taker should take the test on two separate days to minimize the possibility of giving the false impression that the test-taker is negative for SARS-CoV-2.

It is important to note that no test is 100% reliable. If you are experiencing symptoms associated with COVID-19 or have any questions about testing, you should follow the guidance of your doctor and public health professionals, and limit your exposure to others, *even if you have received a negative result through testing*.

## **What home tests have been approved by the Food and Drug Administration (FDA) as qualifying tests?**

These manufacturers and brand names have been approved by the FDA (this list is periodically updated by the FDA on its website, see below):

Abbott Diagnostics' BinaxNow.  
SD Biosensor's COVID-19 At-Home Test.  
Siemens' Clinitest.  
iHealth Labs' iHealth test.  
Quanterix Corp.'s Simoa.  
Salofa Oy's Sienna-Clarity.  
Becton, Dickinson and Company's BD Veritor System.  
Nano-Ditech Corp.'s Nano-Check.  
Access Bio's CareStart.  
InBios' SCOVID-2 Ag Detect.  
GenBody Inc.'s GenBody COVID-19 Ag.  
Ortho Clinical Diagnostic's Vitros.  
Phase Scientific's Inicaid.  
Quidel's QuickVue.  
OraSure Technologies' InteliSwab.

LumiraDX UK's LumiraDx.  
Princeton BioMeditec's Status.  
Celltrion USA's Celltrion DiaTrust.

More information about approved tests is [available from the FDA's website](#):

<https://www.fda.gov/medical-devices/coronavirus-disease-2019-covid-19-emergency-use-authorizations-medical-devices/in-vitro-diagnostics-euas-antigen-diagnostic-tests-sars-cov-2>

**What options are available if the availability of at-home testing is limited in my area?**

The Federal Government now offers four (4) free at-home SARS-CoV-2 tests to every American household. These can be ordered online at COVIDtests.gov, and are shipped at no cost:

<https://www.covidtests.gov/>