

Over-the Counter (OTC) SARS-CoV-2 Testing Member FAQs

For USC PPO, USC Trojan Care EPO and USC EPO Plus Members

Updated January 19, 2022

Notice of benefits available for SARS-CoV-2 testing

On January 10th, the Biden Administration announced that under the Families First Coronavirus Response Act (FFCRA), it will require insurance companies and group health plans to cover the cost of qualifying at-home over the counter (OTC) COVID-19 tests. Beginning January 15, 2022, members covered by private health insurance, or a group health plan will be able to purchase OTC COVID-19 tests authorized by the U.S Food and Drug Administration (FDA) at no cost without a prescription. The reimbursement of OTC COVID-19 tests will remain in effect until the Public Health Emergency (PHE) is rescinded. That date has not been announced.

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

- COVID-19 test kits can be purchased at network pharmacies at \$0 member out-of-pocket, with a quantity limit of eight tests per covered individual every 30 days. As explained below, this eight test limit does not apply to such test kits ordered with a prescription. COVID-19 test kits must be purchased at the pharmacy counter with your medical/rx insurance card to ensure that they are processed properly. [View Navitus' list of network pharmacies.](#)
- Members can also [submit a claim for reimbursement](#) for COVID-19 OTC test kit purchased on or after January 15, 2022, including those from non-network pharmacies and non-pharmacy locations. The reimbursement rate is outlined below. The COVID-19 OTC Test Claim Form is also available for download at www.navitus.com/members

Test kits 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.

What is the reimbursement for OTC COVID tests?

The reimbursement is the lesser of the actual price or \$12 per test. We recognize that some OTC COVID-19 tests are sold in packages containing more than one test and will be reimbursed accordingly.

Who is eligible?

Under section 6001 of the FFCRA, members covered by private health insurance or a group health plan are eligible to receive at-home, FDA-authorized OTC COVID-19 tests. This includes self-insured plans.

How is Navitus processing claims for OTC COVID-19 tests?

Navitus is processing pharmacy claims for FDA-authorized OTC COVID-19 antigen tests. At Navitus' network of 58,000+ pharmacies, these claims will be adjudicated at the point of sale.

Navitus recommends that members get OTC COVID-19 test kits at the pharmacy counter to ensure that the kits are processed properly and that members have no out-of-pocket costs at the point of sale. However, Navitus will also be accepting all Direct Member Reimbursement (DMR) claims, including those from non-network pharmacies and non-pharmacy locations, using the reimbursement rate outlined above. If a member does pay out of pocket, they should submit the COVID-19 OTC Test Claim Form that is available for download at www.navitus.com/members.

How many OTC COVID-19 tests will be covered?

There is a quantity limit of eight OTC COVID-19 tests per covered individual every 30 days for test kits obtained without a health care provider's involvement or prescription. However, this quantity limit does not apply to test kits ordered by a health care provider. Keep in mind that when supplies are limited, pharmacies and retailers may place their own quantity limits on the purchase of tests.

Is a prescription required to get a COVID-19 test?

No. However, if a member is looking to be reimbursed from more than eight tests in a rolling 30-day period, then a prescription will be needed. If a physician prescribes more tests, the process will be as follows:

- Initially these claims will reject for Quantity Limit (QL)
- The pharmacy will need to call and member services will ask if there's a script from the provider.
- If so, member services will enter an override to allow the claim to pay.

Can members use the member portal to submit DMR claims?

No. Members cannot submit DMR claims through the portal at this time.

Can members order COVID-19 tests through their mail order provider?

At this time, Costco Mail Order Pharmacy is not offering tests via their mail order service.

Can members order COVID-19 tests directly through Navitus?

No. Navitus does not have any Direct-to-Consumer programs to supply test kits.

How will Navitus monitor Fraud, Waste and Abuse (FWA)?

Navitus has a robust Special Investigations Unit (SIU) that has been monitoring COVID-19 FWA since the outbreak of the pandemic. They will continue to monitor the situation closely.

Can members use their FSA/HSA card to purchase COVID-19 tests?

If a member is planning to seek reimbursement via DMR from their prescription benefit, then they cannot use their FSA/HSA card to purchase these tests.

What OTC COVID-19 tests qualify?

In order to be qualify, OTC COVID-19 tests must be FDA-authorized. Examples include, but are not limited to:

- BinaxNOW COVID-19 Antigen Self-Test
- CareStart COVID-19 Antigen Home Test
- Ellume COVID-19 Home Test
- Flowflex COVID-19 Antigen Home Test
- iHealth COVID-19 Antigen Rapid Test
- Inteliswab COVID-19 Rapid Test
- QuickVue At-Home OTC COVID-19 Test

If there are no OTC COVID-19 tests available, where can members get tested?

Demand for test kits has soared as the easily transmissible omicron variant has spread rapidly. We recognize that with the increased demand, there will likely be shortages of test kits. With such a rapidly evolving supply chain, we are unable to monitor availability.

The U.S. Department of Health and Human Services (HHS) is providing up to 50 million free, at-home tests to community health centers and Medicare-certified clinics for distribution at no cost to patients and community members. A list of community-based sites can be found here: <https://www.hhs.gov/coronavirus/community-based-testing-sites/index.html>

In addition, the federal government also announced that it has purchased 500 million rapid tests and will be distributing them free for use at home in the coming weeks. These free tests will be available to order online at www.COVIDTests.gov and <https://special.usps.com/testkits> starting January 19th.

Additional Resources

- <https://www.whitehouse.gov/briefing-room/statements-releases/2022/01/14/fact-sheet-the-biden-administration-to-begin-distributing-at-home-rapid-covid-19-tests-to-americans-for-free/>
- <https://www.cms.gov/how-to-get-your-at-home-OTC-COVID-19-test-for-free>
- <https://www.cms.gov/files/document/11022-faqs-otc-testing-guidance.pdf>