

Over-the-Counter COVID-19 Tests: Where to Find Them and Are They Covered?

Testing for COVID-19 can help slow its spread. To improve access to testing, the Federal Government has created several options for you to obtain FDA-approved test kits over the counter (OTC) for free.

You can order free OTC COVID-19 tests through the Federal Government by visiting covidtests.gov or special.usps.com/testkits. Tests ordered through these sites will be mailed to your home free of charge.

The Federal Government also now requires employer-sponsored (or individual) health insurance to cover FDA-approved OTC COVID-19 tests as of January 15, 2022. Your plan sponsor has chosen to cover these tests via your pharmacy benefit. Learn more about how to obtain an FDA-approved OTC COVID-19 test kit using your EmpiRx Health prescription benefit below:

- Only FDA-approved COVID-19 test kits are covered. You can find a list of approved OTC tests [here](#).
- You do not need a prescription for OTC COVID-19 test kits.
- Visit an EmpiRx Health in-network pharmacy that has FDA-approved test kits in stock. You can locate a pharmacy using the pharmacy finder at myempirxhealth.com. You may need to contact the pharmacy to see if they have tests in stock. Take your test kit(s) to the pharmacy counter and present your pharmacy member ID number (found on your insurance card). The cost will be processed through the prescription benefit and 100% of the cost will be paid by your plan sponsor, making the test(s) free to you.
- Your prescription benefit covers up to eight (8) FDA-approved tests per 30-day period, per member.
- If you pay for an FDA-approved test kit out of pocket at an in-network pharmacy, you can submit for direct member reimbursement (DMR) through EmpiRx Health. You can obtain a copy of the DMR form at myempirxhealth.com. Reimbursement will be for the full price paid.
- If you pay out of pocket for an FDA-approved test kit at an out-of-network pharmacy or vendor, you can submit for DMR to EmpiRx Health. Reimbursement will be up to \$12 per test.
- Like all pharmacies, Benecard Central Fill, the mail-order pharmacy, is dispensing test kits depending on availability. Contact Benecard Central Fill to check availability. You can even request a test be included in your prescription order if available.

Here are some frequently asked questions to help guide you.

What does the OTC test kit reimbursement mandate cover?

FDA-approved OTC tests (*a list of approved tests can be found [here](#)*) qualify for reimbursement. Per federal guidelines, EmpiRx Health members can seek reimbursement for up to eight (8) FDA-approved tests per month per member. That means a family of four can be reimbursed for up to 32 tests per month.

Note: Tests may be packaged individually or with multiple tests in one package. For example, two (2) tests may be packaged in one box. Plans are required to cover eight (8) tests per covered individual per month, regardless of how they are packaged and distributed.

Where can I get an OTC test?

You can find tests, when they are in stock, at EmpiRx Health in-network pharmacies nationwide. To find a network pharmacy near you, you can use the pharmacy finder tool on the EmpiRx Health mobile app or in the member portal at myempirxhealth.com.

At the store, be sure to go to the pharmacy counter, not the store checkout aisle or cashier. Ask the pharmacy to submit the purchase through EmpiRx Health using the pharmacy member ID number (found on your insurance card). Eligible tests will be processed with no member out-of-pocket cost.

When should I consider a test from a doctor or testing site?

If you're sick or have had close contact exposure and need to be tested immediately, it's recommended that you contact your doctor or local testing site. A PCR test run by a lab is the gold standard for these types of cases.

My employer requires that I test myself multiple times per week and send them the results as a condition of employment. Can I get these tests reimbursed by insurance?

No, the government has specifically indicated that this mandate does not provide coverage of testing required for employment purposes.

How long will my plan cover the cost of these tests?

The government has indicated that this mandate will remain in effect throughout the public health emergency.

Do OTC test kits expire?

Yes. Test kits do expire so be sure you do not stockpile tests. However, you may wish to have a few on hand in the event someone in your family gets sick or has close contact exposure to COVID-19.

How do I get reimbursed for tests I purchased out of pocket?

You will need to submit the following documentation to receive reimbursement for your OTC test purchase:

- Complete an EmpiRx Health Direct Member Reimbursement Form. Forms are available through the member portal at myempirxhealth.com.
- Include an itemized receipt for your OTC tests with purchase date on or after January 15, 2022.
- Copy of UPC (Universal Product Code) label from your purchased OTC tests.
- If you use an EmpiRx Health in-network pharmacy, you may be reimbursed up to the total amount you paid out of pocket for the tests.
- If you use an out-of-network pharmacy, you may be reimbursed up to \$12 per test, regardless of what you paid.

Documentation for reimbursement can be mailed to EmpiRx Health at the address on the DMR form or emailed to: C19_DMR@benecardpbf.com.

How do I complete the Direct Member Reimbursement (DMR)?

Complete the following information on the DMR form, along with the supporting documentation:

- Member card ID
- RxGRP
- Plan sponsor name or organization
- Cardholder name
- Phone number
- Member name and relationship for who the tests are purchased
- Date filled
- Medicine: Name of OTC Test purchased
- Total cost: amount paid out of pocket
- Be sure to sign the form