

Frequently Asked Questions for COVID-19 At Home Tests Through CVS Caremark

On Jan. 10, 2022, the Departments of Labor, Treasury and Health and Human Services released guidance to support President Bidens directive that health insurers and group health plans cover the cost of FDA-authorized and approved over the counter (OTC) at-home COVID-19 tests beginning on Jan. 15, 2022, subject to certain criteria.

FAQ's

How do I get reimbursement for test already purchased?

If you bought an at-home COVID-19 test on or after January 15, 2022, you may be able to get reimbursed for the cost. To request reimbursement, you'll need to:

- Sign in or register at Caremark.com (You must be a CVS Caremark® member)
- Upload your proof of purchase; this can be a digital receipt or photo of a paper receipt

How long does this program run?

The current administration has this directive in place for 90 days, so tests can be purchased until April 15, 2022, for reimbursement.

Which over the counter (OTC), at-home COVID-19 tests can I get reimbursed for?

As of today, we don't have a list of specific tests that are eligible for reimbursement. Under the federal government's current guidelines, tests are eligible if:

- They are bought without a prescription
- You can administer the test and read the results yourself, without the help of a health care provider
- Eligible tests include single-use, cartridge-based tests (for example, Flowflex, BinaxNOW or Ongo) that don't require a machine or mobile app to get results.

Which tests aren't eligible for reimbursement?

You won't be able to get reimbursed for tests that:

- Have to be sent to a lab (for example, Pixel, MyLab Box)
- You can't administer and read yourself
- Require a health care professional (doctor or nurse) to administer or read the test (for example, polymerase chain reaction (PCR) or rapid tests)

Please note that we are still waiting for information from the federal government on tests that require a hub, machine, or mobile app to get results. These tests are not eligible now but may be in the future.

Is there a limit to how many at-home COVID-19 tests are covered?

Your plan will cover up to 8 (eight) at-home COVID-19 tests for each person covered under your plan within a 30-day period.

- If you buy a multi-pack of tests, each test in the package counts a single test. So a four-pack counts against the limit as four tests.
- You do not need a prescription from your doctor to get reimbursed for your test. However, it's important to know that there is no quantity limit on tests ordered by your doctor or other health care provider.
- Tests must be used to see if you or a covered family member has a COVID-19 infection. You won't be reimbursed for tests used for work, school or other requirements.

How much will I be reimbursed?

- You will be reimbursed \$12 for each at-home test or the amount you paid out-of-pocket – whichever is lower.

Why am I only being reimbursed \$12?

The government has placed a \$12 reimbursement limit on plans that let members get tests with no up-front, out-of-pocket costs. Under your prescription plan, you can get tests with no out-of-pocket costs at any pharmacy in CVS Caremark's retail pharmacy network.

If at-home COVID-19 tests are covered through my prescription benefit plan, do I have to buy my tests at an in-network pharmacy?

No, you can buy your test at any pharmacy, other retailer or online. If the pharmacy can bill directly under your pharmacy benefit, there will be no out-of-pocket cost. If the pharmacy can't bill directly under your benefit, or if you buy at another retailer or online, you will have to pay for the test and request reimbursement.

- Remember, because of the Omicron variant, at-home COVID-19 tests are in high demand in many places. Supplies may be limited.
- CVS Caremark® Mail Service Pharmacy does not carry at-home COVID-19 tests.

To make getting test kits easier, the Biden administration is making free at-home COVID-19 tests available through the federal government. Visit <https://special.usps.com/testkits> to get more information and order your tests.

Why is my pharmacy saying they can't process my at-home COVID-19 test purchases under my prescription benefit plan?

Some pharmacies may not be able to process claims for at-home COVID-19 tests at the pharmacy counter at this time. If this happens, you can pay for the test, then submit a request for reimbursement.