

Over-the-Counter (OTC) COVID-19 Test Kits

Effective January 15, 2022, the federal government is requiring insurance companies and group insurance plans to cover the cost of over-the-counter at-home COVID-19 tests, so people with private health coverage can get them for free starting January 15, 2022. (This may not apply to Medicare plans; see question 16 below for additional details.)

Here are some answers to questions you may have.

FAQs

Q1: When and how can I get free at-home OTC test kits for COVID-19?

A: Contact your insurance plan to get information on how to access coverage for the at-home OTC COVID-19 test kits. If your plan has chosen to have Elixir process these test kits through your prescription benefit, you should use a participating pharmacy and show your prescription benefit card at the pharmacy counter.

Q2: Is there a specific test kit that I should get?

A: Only FDA-authorized at-home COVID-19 test kits can be covered.

PLEASE NOTE: Scammers are selling fake and unauthorized at-home COVID-19 test kits in exchange for your personal or medical information. Please be sure to purchase FDA-approved COVID-19 test kits from legitimate providers. The Office of the Inspector General (OIG) offers more information about COVID-19 scams on its website at: <https://oig.hhs.gov/fraud/consumer-alerts/fraud-alert-covid-19-scams/>.

Q3: Do I need a prescription to get free at-home OTC test kits to test for COVID-19?

A: No. Prescriptions are not required.

Q4: Do I have to purchase these at-home OTC test kits at specific locations to get them for no cost?

A: Starting January 15, 2022, members are encouraged to get at-home test kits at participating in-network pharmacies – where you would typically get prescription medications. Plans are required to reimburse you at a rate of up to \$12 per individual test (or the cost of the test, if less than \$12). Any amount over that will be the responsibility of the member if test are paid for out of pocket.

Q5: What if I can't find any network pharmacies that have the at-home COVID-19 test kits in stock?

A: You may purchase tests at out-of-network pharmacies or online retailers and submit your receipts to your insurance plan for reimbursement at a rate of up to \$12 (or the cost of the test, if less than \$12). You may also access free testing in your communities, or tests can be administered by healthcare providers, such as nurses, doctors and pharmacists, without cost-sharing.

Q6: How many free at-home test kits can I get?

A: Members can get as many as eight free over-the-counter at-home tests per covered individual per month without a prescription, regardless of whether the tests are bought all at once or at separate times throughout the month.

Q7: Can I get all eight OTC test kits at one time?

A: Yes. Your plan is required to provide reimbursement for up to eight tests per month for each individual on the plan, regardless of whether the tests are bought all at once or at separate times throughout the month.

Q8: I purchased my test kits at the register or online and had to pay for them. How can I get reimbursed for those?

A: Contact your insurance plan for information on reimbursement of receipts for the at-home OTC COVID-19 test kits.

Q9: What if I bought and paid for some at-home test kits *before* January 15, 2022. Can I request reimbursement for those?

A: Insurance plans are not required by federal law to cover at-home tests acquired before January 15, 2022. You may contact your insurance plan about getting reimbursed for tests purchased before January 15, 2022.

Q10: I'm on Medicare. Am I eligible for this up-front coverage at the point of sale at the pharmacy?

A: Medicare beneficiaries are not covered by this mandate. Please see the Centers for Medicare & Medicaid Services (CMS) [FAQ document](#) for more information.

Q11: Does Elixir Mail Order Pharmacy have free COVID-19 test kits?

A: Contact Elixir Pharmacy customer care to find out if at-home OTC COVID-19 test kits are available for shipping.

Q12: Are COVID-19 at-home OTC test kits available at Rite Aid?

A: Due to high demand, at-home OTC test kits may have limited availability at some Rite Aid locations. To find Rite Aid locations near you, use the store locator on the [Rite Aid website](#).