At-Home, Self-Read COVID-19 Test Coverage

FREQUENTLY ASKED QUESTIONS

Updated 1/17/21

1. **Do I need a prescription to receive an at-home, self-read COVID-19 test?**
   No.

2. **Will I have to pay for my test up front?**
   No, you will not need to pay for your test up front if you obtain a test from an in-network pharmacy that submits your claim online. Please note – preferred pharmacies may experience supply chain challenges in keeping test kits in stock.

3. **Will pharmacies be alerted of this change?**
   Yes. Our Pharmacy Benefit Manager partner, Prime Therapeutics, is working with pharmacies across the country to roll out this coverage.

4. **Can I be reimbursed for more than 8 tests per 30 days at the pharmacy?**
   No. The limit is 8 test per member per 30 days. This does not apply to COVID-19 tests that are ordered by a health care provider for medical reasons.

   Note that tests may be packaged individually or with multiple tests in one package (for example, two tests packaged in one box). Plans are required to cover up to 8 tests per covered individual per 30 days, regardless of how they are packaged and distributed.

5. **How much will I be reimbursed for an at-home, self-read COVID-19 test if I purchase the test upfront and then submit a claim for reimbursement to my insurance company?**
   If you purchase a test from a pharmacy, store, or online retailer and are charged for your test, keep your receipt, and submit a claim at https://www.bcbsnd.com/members/covid-19/COVID-19-At-Home-Testing for reimbursement. You will be reimbursed $12 per individual test (or the cost of the test, if less than $12).

6. **Where can I find a location that has at-home, self-read COVID-19 tests?**

Consumers can visit stores online or in-person. To view the list of in-network pharmacies, go to myprime.com/pharmacies. We encourage members to call their local pharmacy to ensure they have test kits in stock prior to visiting.

7. **Can I get reimbursed for my full out-of-pocket cost if I cannot find a pharmacy in the network with tests available for purchase?**
If you are unable to find tests available at an in-network pharmacy, you may purchase a test from a retailer, and you'll be reimbursed up to $12 per test by submitting a claim for reimbursement at https://www.bcbsnd.com/members/covid-19/COVID-19-At-Home-Testing.

8. **What if I already bought and paid for at-home, self-read COVID-19 tests? Can I still get reimbursement for those?**
Insurers are required to cover at-home, self-read COVID-19 tests purchased on or after January 15, 2022. BCBSND will not reimburse for tests purchased prior to January 15, 2022.

9. **What if I buy more than one test at a time?**
You are eligible for up to 8 tests every 30 days for each individual on the plan, regardless of whether the tests are bought all at once or at separate times.

10. **If I pay up-front, how do I get reimbursed?**
If you are charged for your test, keep your receipt and the UPC from the test box and submit a claim by visiting https://www.bcbsnd.com/members/covid-19/COVID-19-At-Home-Testing for reimbursement. You will be reimbursed up to $12 per test. You will not need a prescription or a note from your provider.

11. **How long will it take to receive my reimbursement from my plan?**
Members are strongly encouraged to receive tests at no charge from an in-network pharmacy that submits your claim online to avoid the need to follow the reimbursement process. The standard turnaround for reimbursement is 10 to 14 days, however that turnaround may be extended depending on volumes.

12. **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?**
Following the guidance of the mandate, coverage is not allowed for employer groups or members who are required to test weekly for employment purposes. You may be asked to attest to this by your pharmacy upon requesting tests.

13. Can I receive tests for resale purposes?
No. Obtaining tests for resale purposes is considered fraudulent activity.

14. Can I get reimbursed for a rapid test used for travel purposes?
No, this coverage does not include coverage or reimbursement for rapid tests used for travel purposes.

15. Can I use secondary insurance for reimbursement?
Members should submit to their primary insurance coverage for reimbursement, secondary coverage does not apply.