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 10 below for additional details.)

Here are some updates to questions you may have.

FAQs

Q1: Where can I get a test kit at no cost without submitting a reimbursement form?

A: Currently, you can purchase FDA-authorized COVID-19 test kits at Rite Aid Pharmacy (including Bartell Drugs), Walmart or Sam's Club Pharmacy, or Safeway Pharmacy. (This list is subject to change as more pharmacies develop the capability to process these purchases at no cost to you.) There will be no up-front cost and no requirement to submit for reimbursement. Simply go to the pharmacy counter, present your member ID card and ask to have your OTC at-home COVID-19 test kits submitted to your plan for coverage.

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

A: Only FDA-authorized at-home COVID-19 test kits can be covered. Test kits covered by insurance are limited to eight (8) tests per covered member per month. A list of approved tests can be found here.

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: Will I have to pay for my test up front?

A: Some pharmacies are not able to process these kits at the pharmacy; however, today, you can purchase FDA-authorized COVID-19 OTC test kits at Rite Aid Pharmacy (including Bartell Drugs), Walmart or Sam's Club Pharmacy, or Safeway Pharmacy. (This list is subject to change as more pharmacies develop the capability to process these purchases at no cost to you.) There will be no up-front cost and no requirement to submit for reimbursement. Simply go to the pharmacy counter, present your member ID card and ask to have your OTC at-home COVID-19 test kits submitted to your plan for coverage.

If you purchase the kit and pay out of pocket, you may be reimbursed. Reimbursement from Elixir applies only if at-home COVID-19 tests are covered by your pharmacy plan. Some plans may cover the tests under your medical benefit. For more information, please contact your health plan.

Q5: 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. If your plan has chosen to use the Elixir network for at-home OTC COVID-19 test kit coverage, all pharmacies will be considered in-network as long as they are contracted with Elixir.

If you purchase kits at non-participating pharmacies or retailers or online, you can submit receipts to Elixir, as long as your plan has chosen to have these kits paid under the pharmacy benefit. If your insurance plan reimburses the receipts under medical benefit, you will have to submit those receipts to your insurance plan. See instructions below on how to submit a pharmacy claim.

Q6: What if I can't find any network pharmacies that have the at-home COVID-19 test kits in stock?

A: If you purchase kits at non-participating pharmacies or retailers or online, you can submit receipts to Elixir, *as long as your plan has chosen to have these kits paid under the pharmacy benefit*. If your insurance plan reimburses the receipts under the medical benefit, you will have to submit those receipts to your insurance plan. See instructions below on how to submit a pharmacy claim. 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.

Q7: How do I get reimbursed if I am not able to get a free test at the pharmacy?
A: If your plan has chosen to have these kits paid under the pharmacy benefit, you can submit to Elixir for reimbursement of up to 8 tests per month for each covered person on the plan. For example, a family of four who are all covered under the plan can be reimbursed for 32 tests per month.

To ensure timely processing of your reimbursement, please provide the following information with your request:

- Completed Member Reimbursement Form*
- Itemized receipt of COVID-19 tests, dated on or after January 15, 2022
- Product name and/or NDC
- Original or photocopy of UPC (Universal Product Code) label of purchased product
- Number of tests purchased for each person

NOTE: If any of the required documentation listed above is not included with your reimbursement request, your claim will be rejected, indicating that additional information is needed.

* You may access and download this form from our website at https://www.elixirsolutions.com/members. Scroll to the FORMS AND DOCUMENTS section; then select REIMBURSEMENT FORM. Complete the form and submit it in one of the following ways:

1. **Faxed** to: 866-646-1403 Attn: DMR Department

2. **Mailed** to:
   Elixir – DMR
   8935 Darrow Rd
   P.O. Box 1208
   Twinsburg, OH 44087

Q8: When will I receive my reimbursement?
A: Allow up to 30 days for claims processing and payment to be issued.

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: Can Medicare or Medicaid/CHIP members also submit for reimbursement of OTC at-home COVID-19 tests?
A: Medicare may not cover these tests. Please see the Centers for Medicare & Medicaid Services (CMS) website for more information. People with Medicaid or CHIP coverage should contact their state Medicaid or CHIP agency for information, as coverage rules may vary by state.

Q11: Does Elixir Mail Order Pharmacy have free COVID-19 test kits?
A: Contact Elixir Pharmacy customer care at 866-909-5170 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. However, as of January 27, 2022, Rite Aid Pharmacy is processing no-cost COVID-19 test kits at the pharmacy counter. To find Rite Aid locations near you and other pharmacies in your network, log in to your Member Portal account in the mobile app or at www.elixirsolutions.com and select the FIND PHARMACIES option. You may also call the customer service number on the back of your member identification card.