Many Avera Health Plans members are now able to purchase over-the-counter (OTC) at-home COVID-19 tests, at little or no cost to you. To help you better understand the benefit review the information in frequently asked questions (FAQs) below.

Effective January 15, the Federal Government announced that Insurance Companies and Group Health Plans are required to cover the cost of over-the-counter (OTC) at-home COVID-19 Tests. These are tests that are sold at retail stores and pharmacies as an over-the-counter test and do not require a doctor's order.

Reimbursement only applies to antigen rapid home tests purchased on or after January 15, 2022. This mandate is in effect until the end of the federal public health emergency.

Please note, in order to be eligible for reimbursement of an over-the-counter (OTC) at-home COVID-19 test, the test can only be used for personal use and cannot be used for required employment testing or for resale purposes. Reimbursement cannot be made if the test has been reimbursed by another source such as a Health Savings Account (HSA), Flexible Spending Account (FSA) or Health Reimbursement Account (HRA) or obtained as a free test.

Where can I go to purchase an OTC at-home COVID-19 test?

Avera Health Plans is partnering with CVS Caremark, our Pharmacy Benefit Manager (PBM) and its vast nation-wide pharmacy network to provide our members with a preferred network of OTC retailers to obtain approved at-home COVID-19 tests. Members may visit any participating in-network pharmacy and receive approved at-home COVID-19 tests without paying any upfront costs.

For a list of participating in-network pharmacies log into your member portal at CVS Caremark.

Note: All pharmacies participating in the broad national CVS Caremark network will have the option of participating in offering the point-of-sale option to Avera Health Plans members. Pharmacies do have the option to opt-out. Members may call ahead to their local pharmacy to determine participation. If a CVS Caremark in-network pharmacy elects to opt-out, members can still purchase at-home COVID-19 tests and seek reimbursement.

If your network pharmacy is unable to directly submit the claim for your OTC at-home COVID-19 test, you can complete and submit a Pharmacy Claim Submission form. Completed forms and receipt(s) should be mailed to the following address indicated on the form.

An online claims submission process through Caremark.com and the CVS Caremark mobile app (available for Android and Apple) is available in addition to submitting a paper claim for reimbursement. To access a digital form, log in to the CVS Member Portal.

Who is eligible for reimbursement?

If you have private, employer-sponsored or student health commercial insurance, you're eligible to get reimbursed for OTC at-home COVID-19 kits.

This new coverage reimbursement policy doesn't apply to members who have Medicare, Medicare Supplement, Medicaid or voluntary insurance.

What tests are covered?

Tests must be approved, cleared or authorized by the U.S. Food and Drug Administration (FDA). FDA approved at home COVID-19 tests are found here: In Vitro Diagnostics EUAs - Antigen Diagnostic Tests for SARS-CoV-2 | FDA. OTC at-home COVID-19 tests don't require an order from your physician to qualify for reimbursement. Tests that are ordered by a provider are not subject to the reimbursement or quantity limit.

Tests must be used to diagnose a potential COVID-19 infection. Tests used for employment, school or recreational purposes are not eligible for reimbursement.

What steps should I take to get an OTC at-home COVID-19 test at no cost?

The simplest way to receive an OTC at-home COVID-19 test at no cost is to visit an Avera Health Plans participating in-network pharmacy who is participating in direct coverage of OTC at-home COVID-19 tests.

Bring the test kit and your Avera Health Plans member ID card to the pharmacy counter (not the front register) when purchasing an FDA approved at-home COVID-19 test and your pharmacy will process the test through your pharmacy benefit.

Can I be reimbursed by Avera Health Plans for an at-home COVID-19 test I've already purchased?

Yes. Members who have purchased an FDA approved at-home COVID-19 test on or after January 15, 2022, can submit a form for reimbursement. The reimbursement form can be found by clicking here.

All requested information along with an itemized purchase receipt should be submitted with the form in order for reimbursement to be processed.

Are there limitations on the number of tests I can purchase?

Yes. Each member on the plan is allowed up to 8 FDA-approved at-home COVID-19 tests per individual every 30 days. For example, a family of four covered under the same plan could be reimbursed for up to 32 tests per 30-day period. Each test is counted separately even if multiple tests are sold in a single kit. So, if you buy one kit that includes two tests, we'll reimburse you for up to four kits.

Are there limits on how much I am reimbursed per test?

Yes. There is a maximum reimbursement of $12 per test. Many COVID-19 tests are sold as a 2-pack kit ($12 for each test) and would be reimbursed at a maximum of $24 per kit.

Can I purchase an OTC at-home COVID-19 test that costs more than $12?

Yes. If you get an FDA approved test at an in-store Avera Health Plans participating in-network pharmacy, you won't need to pay anything out-of-pocket. At any other location, you may purchase an FDA approved test, but you will only be reimbursed at a maximum of $12 per test.

What if I purchased other items with my OTC at-home COVID-19 tests and those items appear on my receipt?

Only the cost of OTC at-home COVID-19 tests — at a maximum of $12 per test — will be reimbursed.

Can I submit a photo of a receipt?

Yes, but a copy of the receipt must accompany a completed reimbursement form that can be found by clicking here [insert link].

Can I submit for reimbursement for an OTC at-home COVID-19 test purchased prior to January 15 without a doctor's prescription?

No.

Do I need to get a doctor's prescription for reimbursement for an OTC at-home COVID-19 test purchased after January 15?

No.

Do I need to submit my COVID-19 test results in order to receive reimbursement?

No.

I am on a High Deductible Health Plan (HDHP) and I am contributing to a Health Savings Account (HSA). Can I purchase OTC at-home COVID-19 tests with my HSA and be reimbursed for them?

No. You cannot be reimbursed for any amount of an at-home COVID-19 test if you purchased the test with HSA funds. You can pay for any unreimbursed amount of the at-home COVID-19 test through your HSA.

How long will I be able to get reimbursed for OTC at-home COVID-19 tests?

At this time, at-home COVID-19 tests are eligible for reimbursement until the end of the Public Health Emergency (PHE).

Can I get an at-home COVID-19 test directly from Avera Health Plans?

No. Avera Health Plans is not directly distributing at-home COVID-19 tests to our members.