

# Rapid, At-Home COVID-19 Test Kits

## Frequently Asked Questions

**The following applies to purchases of at-home COVID-19 tests also referred to as rapid COVID tests and over-the-counter (OTC) COVID test kits**

**1) Will UVM pay for costs of rapid COVID tests purchased by those covered under UVM's employee medical plan?**

A: Generally, yes. On January 15, 2022 and afterwards, covered members under UVM's employee medical plan may obtain at-home COVID tests and have costs covered by UVM. "Covered member" means both employees who participate in the UVM medical plan, and any dependents on the plan. There are several ways for covered members to obtain these tests:

- a) Rapid COVID tests can be purchased at a pharmacy that is in the Blue Cross and Blue Shield of Vermont network at no cost by showing your UVM insurance ID card. To find a pharmacy, access this link: <https://www.bluecrossvt.org/pharmacies-medications/lists-covered-medications>
- b) Tests can be purchased over-the-counter or online either at other non-network pharmacies or retail outlets. For non-network purchases and any online purchases, members must pay full cost then submit a claim for reimbursement to Blue Cross and Blue Shield of Vermont (instructions for doing this are provided below). The maximum reimbursement is up to \$12 per test.

**2) Will UVM cover costs for employees and/or their dependents who are NOT on the UVM employee medical plan with Blue Cross Blue Shield of Vermont (BCBSVT)?**

A: No. UVM will only cover the cost of COVID rapid tests for employees on the UVM medical plan and their dependents. However, the federal requirement makes most medical plans liable for these costs to their members. Employees who are not covered by UVM's employee medical plan should contact their health insurance provider for information about coverage of rapid test kits.

**3) Is there a maximum number of rapid COVID tests that a member can obtain per month?**

A: Employees and each of their covered dependents on the UVM medical plan can obtain a total of eight COVID rapid tests per month. The tests can be purchased all at once or at different times throughout the month, and will be provided for free if obtained at a network pharmacy. For tests purchased at a non-network pharmacy or retailer, employees can be reimbursed up to \$12 per test by following the instructions below to submit a claim for reimbursement to BCBSVT. Please note most test kits contain two tests. The benefit will cover eight tests a month per member.

**4) What brands and COVID test kits are covered?**

A: The federal government has authorized numerous test brands for at-home rapid COVID testing. BCBSVT will cover rapid COVID tests that have Emergency Use Authorization from the Food and Drug Administration (FDA). Rapid COVID tests can be purchased at a pharmacy that is in the BCBSVT network at no cost. For tests purchased at a non-network pharmacy or retailer, employees can be reimbursed up to \$12 per test by following the instructions below to submit a claim for reimbursement to BCBSVT. The following tests have Emergency Use Authorization from the FDA, and are eligible for coverage under our medical plan:

<u>Manufacturer</u>	<u>Test Name</u>
Abbott Diagnostics -	BinaxNOW COVID-19 Antigen Self Test and Ag Card Home Tests
Access Bio, Inc. -	CareStart COVID-19 Antigen Home Test
ACON Laboratories -	Flowflex COVID-19 Antigen Home Test
Becton Dickinson -	BD Veritor At-Home COVID-19 Test
Celltrion USA, Inc. -	Celltrion DiaTrust COVID-19 Ag Home Test
Cue Health Inc. -	Cue COVID-19 Test for Home and Over The Counter (OTC) Use
Detect, Inc. -	Detect Covid-19 Test
Ellume Limited –	Ellume COVID-19 Home Test
iHealth Labs, Inc. -	iHealth COVID-19 Antigen Rapid
InBios International -	unnamed
Lucira Health, Inc. -	Lucira CHECK-IT COVID-19 Test Kit, Lucira COVID-19 All-In-One
OraSure Technologies -	InteliSwab COVID-19 Rapid Test, InteliSwab COVID-19 Rapid Test Rx
Quidel Corporation -	QuickVue At-Home OTC COVID-19 Test, QuickVue At-Home COVID-19 Test

## 5) How do I submit a claim for reimbursement to Blue Cross?

To seek reimbursement for a take home rapid COVID-19 test:

1. Complete the [Member Medical Claim Form](#) using the quick reference information below:
  - Provider Information: Include the name and address of the shop, vendor, or practice that sold you the test.
  - Description of Service: COVID-19 Rapid At-Home Test
  - Procedure Code: 87426
  - Modifier: -CG
  - Diagnosis code: Z20.822
  - Charge: List the amount paid excluding any additional charges such as tax, postage, or shipping and handling.
  - Units: Covered are up to 8 tests total per member, per month. The Blue Cross system allows only 3 kits to be billed on a single date. If you've purchased more than 3 kits on a single day, please split the purchase into 3 lines with the first line listing the date of purchase and the next two lines listing subsequent days. Example: A member purchases 8 test kits on January 15. The claim should be entered as:
    - Line 1: 12/15/21 – 3 units
    - Line 2: 12/16/21 – 3 units
    - Line 3: 12/17/21 – 2 units
    - POS: 12
2. While members can submit a claim using fax or mail, the quickest and easiest method is to submit through the [Member Resource Center](#), following the instructions on top of the claim form.
3. Finally, don't forget to include a copy of your receipt with the claim form.

For more information about the coverage of at-home rapid COVID tests, contact the Blue Cross Customer Service team at (800) 247-2583.

## 6) Are there other ways to get tests?

A: The federal government is making tests available through <https://www.covidtests.gov/>