



West Virginia Offices of the Insurance Commissioner

FREE AT-HOME OVER THE COUNTER COVID-19 TESTS ***January 14, 2022***

How do I get a free at-home over the counter COVID-19 test?

Starting January 15, 2022, most people with a health plan or health insurance can go online, or to a pharmacy or retail store, to purchase an at-home over the counter (“OTC”) COVID-19 diagnostic tests authorized by the U.S. Food and Drug Administration (FDA) at no cost, either through reimbursement or free of charge through their insurance. This applies whether you purchased your health plan on your own or whether you get health insurance through your job.

The at-home COVID-19 test will either be free directly at the point of sale, if your health plan provides for direct coverage, or by reimbursement if you are charged for your test. If your plan has set up a network of preferred providers at which you can obtain a test with no out-of-pocket expense, you can still obtain tests from other retailers outside that network. However, insurance companies are only required to reimburse you at a rate of up to \$12 per individual test (or the cost of the test, if less than \$12) if you purchase an at-home COVID-19 test outside the network.

To be reimbursable, the test must be FDA authorized. You may check the list of FDA authorized at-home OTC COVID-19 tests [here](#).

Will I have to pay for my test up front?

Health plans and insurers have been incentivized and encouraged to set up a network of convenient locations such as pharmacies or retailers where people with private health coverage will be able to order online or walk in and pick up at-home OTC COVID-19 tests for free, rather than going through the process of having to submit claims for reimbursement.

Consumers can find out from their plan or insurer if it provides direct coverage of OTC COVID-19 tests through such a program or whether they will need to submit a claim for reimbursement.

If you are charged for your test after January 15, 2022, keep your receipt and submit a claim to your insurance company for reimbursement.

How much will I be reimbursed for an at-home OTC COVID-19 test if I purchase the test upfront and then submit a claim for reimbursement to my insurance company?

If your plan has not set up a network of preferred stores, pharmacies, and online retailers at which you can obtain a test with no out-of-pocket expense, you can purchase an OTC COVID-19 test from any pharmacy, store, or online retailer and be reimbursed the amount of the cost of the test. You must keep your receipt

and submit a claim to your insurance company for reimbursement. For example, if you buy a two-pack of tests for \$34, the plan or insurer would reimburse \$34.

If your plan has set up a network of preferred stores, pharmacies, and online retailers at which you can obtain a test with no out-of-pocket expense, you can still obtain tests from other retailers outside of that network. However, your plan is only required to reimburse you at a rate of up to \$12 per individual test (or the cost of the test, if less than \$12). Save your receipt(s) to submit to your plan for reimbursement at a rate of at least \$12 per individual test (or the cost of the test, if less than \$12).

What if I can't afford to pay for the at-home OTC COVID-19 tests upfront?

Health plans and insurers have been incentivized to set up a network of convenient options across the country, such as pharmacies and retailers, where people will be able to order online or walk in and pick up at-home OTC COVID-19 tests for free rather than going through the process of having to submit claims for reimbursement. Consumers can find out from their plan or insurer if it is providing direct coverage of OTC COVID-19 tests through such a network of preferred pharmacies or retailers.

You can also access free testing in the community. The West Virginia Department of Health and Human Services (“DHHR”) provides a website with a list of free COVID-19 testing events throughout the state. You may check the list on the DHHR’s website [here](#).

You may also check with your local county health department.

What if I already bought and paid for at-home OTC COVID-19 tests? Can I still get reimbursement for those?

Plans and insurers are required to cover at-home OTC COVID-19 tests purchased on or after January 15, 2022. Plans or issuers may, but are not required by federal law to, provide such coverage for at-home OTC COVID-19 tests purchased before January 15, 2022. Contact your health plan to inquire about getting reimbursed for tests purchased before January 15, 2022.

If I pay up-front, how do I get reimbursed?

If you are charged for your test, keep your receipt and submit a claim to your health plan or insurer for reimbursement. You can find out directly from your plan or insurer how to submit reimbursement claims. Health plans and insurers are not permitted to design their reimbursement process in a way that unduly delays your reimbursement. They should not require a prescription or a note from your provider.

How long will it take to receive my reimbursement from my plan?

Health plans and insurers are encouraged to provide prompt reimbursement for claims for at-home tests, and consumers can find out directly from their plan how their claims process works and ask questions about reimbursement timing.

How many tests can I get reimbursed for?

Health plans must cover eight (8) individual at-home OTC COVID-19 tests per person enrolled in the plan per month. That means a family of four can get thirty-two (32) tests per month for free.

Tests may be packaged individually or with multiple tests in one package. Plans are required to cover eight (8) tests per covered individual per month, regardless of how they are packaged and distributed.

There is generally no limit on the number of COVID-19 diagnostic tests, including at-home tests, that must be covered when ordered or administered by a health care provider.

What if I buy more than one test at a time?

Your plan is required to provide reimbursement for eight (8) 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.

I'm covered by Medicare. How do I get an at-home OTC COVID-19 test?

At this time original Medicare is not paying for at-home tests through this program. Medicare Advantage plans may offer coverage and payment for at-home OTC COVID-19 tests, so consumers covered by Medicare Advantage should check with their plan.

However, for people covered by original fee-for-service Medicare, Medicare pays for COVID-19 diagnostic tests performed by a laboratory, such as PCR and antigen tests, with no beneficiary cost sharing when the test is ordered by a physician, non-physician practitioner, pharmacist, or other authorized health care professional. People with Medicare can access one lab performed test without cost sharing per patient per year without an order. People covered by Medicare can also take advantage of free community testing events in their area.

You may contact the OIC's Consumer Services Division at 1-888-TRY-WVIC (1-888-879-9842) or OICConsumerServices@wv.gov for assistance with questions regarding coverage or reimbursement. You may also contact the OIC's Legal Division at OICLegal@wv.gov or the OIC's Health Policy Division at OICHealthPolicy@wv.gov.