Coverage for Over-the-Counter Tests

January 14, 2022

Beginning Jan. 15, 2022, we will reimburse members for the purchase of over-the-counter COVID-19 diagnostic tests authorized by the U.S. Food and Drug Administration. You can purchase tests at local retailers or online. Please review the FAQs below for more information on which purchases are eligible and how to get reimbursed.

If you would like to file for reimbursement for the purchase of over-the-counter COVID-19 tests, [download the member reimbursement form](https://bcbs.widen.net/s/kqvgtwfdgv/covid-testing-member-reimbursement-form-na).

Note: For Medicare Advantage members, please call the customer service number on the back of your card to discuss your options for COVID-19 testing coverage.

**Where can I purchase eligible over-the-counter COVID-19 tests?**

You can purchase tests at local retailers or online.

**Do I need to buy a certain type of test?**

Tests must be authorized, cleared or approved by the U.S. Food and Drug Administration. [See the list of qualifying tests](https://www.fda.gov/medical-devices/coronavirus-disease-2019-covid-19-emergency-use-authorizations-medical-devices/in-vitro-diagnostics-euas-antigen-diagnostic-tests-sars-cov-2).

**Will there be any out-of-pocket costs?**

Members will pay for their tests out of pocket and file for reimbursement. With proper documentation, we will reimburse you in full.

**How can I file a claim for reimbursement?**

Here's the reimbursement process:

1. Save the purchase receipt(s) and cut out the UPC code(s) on the test box(es).
2. Download and print the [reimbursement form(s)](https://bcbs.widen.net/s/kqvgtwfdgv/covid-testing-member-reimbursement-form-na).You will need one form for each plan-covered individual who will be using the test.
3. Mail the form(s), along with the UPC code(s) and receipt(s), to the address on the form.

If you don’t send in complete documentation, we will return the form with a request for additional information. To process the claim, the physical copy of the product barcode is required. You must mail in the required documentation.

**When should I expect to receive payment? Is there a way to check on the status of a claim?**

The processing standard for claims is 30 days. You can log into My Health Toolkit® to see the status of your claims. We will send out reimbursements in the form of checks.

**Will BlueCross reimburse me for sales tax and shipping costs?**

Yes. Be sure to include these expenses with your documentation.

**Will BlueCross reimburse me for over-the-counter COVID-19 tests I bought before Jan. 15, 2022?**

No. We will reimburse you for over-the-counter COVID-19 tests you purchased **on or after** Jan. 15, 2022, only.

**What if I can’t afford the upfront cost of purchasing an over-the-counter COVID-19 test?**

Many communities offer free COVID-19 testing. [Here is a list of sites](https://www.hhs.gov/coronavirus/community-based-testing-sites/index.html).

**Do I need to see a doctor to qualify for a covered over-the-counter test?**

No. BlueCross will provide reimbursement for eight over-the-counter, self-administered tests per 30-day period for each covered individual on the plan. COVID-19 tests ordered or given by health care providers do not count against the monthly maximum of eight tests per member.

**Is there a limit to how many over-the-counter tests my insurance will cover?**

We will provide reimbursement for eight over-the-counter tests per 30-day period for each covered individual on the plan.

**How will BlueCross count multiple tests sold together in one package?**

BlueCross will count each test separately, even if tests are sold together in one package. For example, a package containing eight tests would count as eight tests, not one.

**Will BlueCross cover tests for members whose employers require them to be tested?**

BlueCross will not cover tests purchased for this reason. Members who need tests to comply with workplace requirements can take advantage of free COVID-19 testing in their communities. [Here is a list of sites](https://www.hhs.gov/coronavirus/community-based-testing-sites/index.html).