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 insurance coverage can get them for free starting January 15, 2022. This may not apply to Medicare beneficiaries; see question 11 below for additional details.

Frequently Asked Questions (FAQs)

Q1: When and how can I get free at-home OTC test kits for COVID-19?

A: We have chosen Express Scripts to handle processing of at-home OTC COVID test kits through the prescription benefit at no cost to you if you use a participating pharmacy (in-network). Show your prescription benefit ID card at the pharmacy counter. One test kit with two tests inside counts as two tests.

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

A: Only FDA-authorized at-home COVID-19 test kits can be covered.
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: 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. That's why it is important that your pharmacy process the claim online so your out-of-pocket is $0.

Q5: What if I can't find any network pharmacies that have the at-home COVID-19 test kits in stock?

A: The pharmacies will need time to stock up on at-home COVID-19 tests. You may purchase tests at out-of-network pharmacies or online retailers and pay out of pocket. However, if you use an out-of-network pharmacy or an online retailer, you have to pay the entire cost and submit your receipts to Express Scripts for reimbursement at a rate of up to $12 (or, the cost of the test if less than $12). We encourage you to access four (4) test kits per household, at no cost to you, through a very simple process at the federal government web site https://special.usps.com//testkits or you can utilize Express Scripts participating pharmacies. Other options are: a testing site in your community, tests administered by healthcare providers, such as nurses, doctors and pharmacists, without cost-share.

Q6: How many free at-home test kits can I get at the pharmacy?

A: You can get as many as eight over-the-counter at-home tests per covered individual per month at no cost to the you without a prescription, regardless of whether the tests are bought all at once or at separate times throughout the month.

Q7: Can I get all eight OTC test kits at one time?

A: Yes. Your plan is required to provide reimbursement for up to eight 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. However, some pharmacies are limiting the number of tests per fill to protect their supply.

Q8: I purchased my test kits at the register or online and had to pay for them. How can I get reimbursed for those?

A: If you were at a participating in-network pharmacy and your pharmacy could not process the claim and you had to pay out of pocket for the kit(s), you can file a Direct Member Reimbursement form with Express Scripts to receive your refund. The form can be found on Express Scripts' web member portal. Please include your receipt when you complete the form. A copy of the bar code on the box is very helpful to ensure you get your refund. Your reimbursement for the home over-the-counter COVID-19 tests could be lower through non-participating pharmacies.

Q9: I ordered my test kit from Amazon. Can I get reimbursed?

A: You can submit your receipt for reimbursement for up to $12 per test online at Express Scripts Covid-19 Resource Center.

Q10: 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.

Q11: I'm on Medicare. Am I eligible for this up-front coverage at the point of sale at the pharmacy?

A: Medicare beneficiaries are not covered by this mandate. Please see the Centers for Medicare & Medicaid Services (CMS) FAQ document for more information.

Q12: Does Express Scripts' Home Delivery have free COVID-19 test kits?

A: You will pay $0. However, contact Express Scripts Covid-19 Resource Center or Home Delivery member services to find out if at-home OTC COVID-19 test kits are available for shipping. Supply would be the only issue.

Q13: What do I do if the pharmacy cannot process my test kit?

A: First, make sure you are at an _in-network_ pharmacy (over 66,000 in the network). Second, have the pharmacy call the Help Desk number on your Rx ID card to ask why the test kit is not processing. Perhaps, it is a non-FDA authorized kit? Or, you are at the store register and not at the pharmacy register. Move to the pharmacy register so the claim can be sent electronically to Express Scripts—same as for your prescription drugs. If you are in a participating pharmacy (in-network), forced to pay out-of-pocket due to system limitations, etc., you can file a paper claim with your receipt using the Direct Member Reimbursement Form found on the Express Scripts' web member portal.