

## **Biden-Harris Administration Requires Insurance Companies and Group Health Plans to Cover the Cost of At-Home COVID-19 Tests, Increasing Access to Free Tests**

*By BRSi Compliance*

**Starting January 15, most people with a health plan can go online, or to a pharmacy or store to purchase an at-home, over-the-counter COVID-19 diagnostic test.**

**So far, here is what we know:**

- At-home COVID-19 test reimbursement is for tests purchased on or after January 15, 2022. Any tests purchased prior to January 15, 2022 do not qualify for reimbursement.
- Up to eight tests per covered member per month will be covered.
- You must be covered under the employer's health plan to receive free tests.
- Employees/Dependents not covered by the employer Medical/Rx plan do not qualify.
- Carriers/Plan Administrators can offer tests under two separate arrangements:
  1. A "preferred" point of sale network (i.e., pharmacy) where covered members can pick up tests with \$0 out-of-pocket cost. Members can still purchase the testing kits through a non-preferred vendor and the Carrier/Administrator must reimburse up to a maximum of \$12 per test.
  2. A "reimbursement" sale where members can purchase the testing kits anywhere and the Carrier/Administrator must reimburse the full cost of the kit(s).

**Current issues with the program:**

- The Biden policy does not solve the limited supply of tests in this country.
- It will take time for carriers to set up a plan of action and notify their customers of the preferred point of sale vendor and/or reimbursement process.

**What you should tell your employees now:**

- Until we find out the process of your Carrier/Administrator, covered members should save their receipts (for tests purchased on or after January 15, 2022) as well as the test box to submit for future reimbursement.

**As soon as we find out the access/reimbursement process for your Carrier/Administrator, your BRSi Advisor will provide you with your specific Carrier/Administrator reimbursement process.**

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**Resource Links:**

[Biden-Harris Administration Requires Insurance Companies and Group Health Plans to Cover the Cost of At-Home COVID-19 Tests, Increasing Access to Free Tests | HHS.gov](#)

[How to get your At-Home Over-The-Counter COVID-19 Test for Free | CMS](#)

If you have any additional questions or concerns, please contact us at [info@benefitreview.com](mailto:info@benefitreview.com)

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