
Coverage of OTC COVID-19 Tests

Effective January 15, 2022, MercyCare Health Plans will reimburse eligible members (see below) for FDA-approved over-the-counter (OTC) take-home COVID-19 antigen tests, up to a limit of 8 tests per member per month. The maximum reimbursement is the actual cost of the test, or \$12, whichever is less.

Members eligible for no cost OTC COVID-19 antigen tests include those covered under:

- Individual non-Medicare plans, including those purchased on the Health Insurance Exchange
- Employer plans

Members not eligible for no cost OTC COVID-19 antigen tests under this program include those covered under:

- Medicaid
- Medicare Supplement

In addition to being a member eligible for coverage, the following rules also apply:

- Coverage of these OTC tests or reimbursement is applicable to tests purchased on or after January 15, 2022.
- OTC COVID-19 antigen tests for personal use are eligible for reimbursement.
- Tests purchased to fulfill employer-directed testing requirements are not eligible for reimbursement.
- A listing of FDA-approved Emergency Use Authorization (EUA) COVID-19 antigen tests may be found on the FDA's website: <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>
- The maximum reimbursement is the actual cost of the test, or \$12, whichever is less.

The best way to receive a take-home COVID-19 antigen test with no up-front cost is through your network pharmacy. Your network pharmacy will not charge you for the test and there will be no additional paperwork needed.

If you decide not to visit your local network pharmacy for your take-home COVID-19 test, you can purchase an approved test elsewhere and submit that test for reimbursement consideration. All of the above applicable eligibility and coverage rules apply, including the reimbursement limit of \$12 per test. To apply for reimbursement, please submit a completed Direct Member Reimbursement form located at: <https://mercycarehealthplans.com/wp-content/uploads/2014/12/OTC-Covid-19-At-Home-Test-Claim-Form.pdf>, along with the original receipt and NDC number on the package.