

Over-The-Counter (OTC) COVID-19 Tests Member FAQs

Background

Beginning January 15, 2022, Preferred Administrator members will be able to purchase OTC COVID-19 tests authorized by the U.S Food and Drug Administration (FDA) at no cost without a prescription. This benefit will be covered by your pharmacy benefits (Navitus).

1. How long will this be in effect?

The reimbursement of OTC COVID-19 tests will remain in effect until the Public Health Emergency (PHE) is rescinded. That date has not yet been announced.

2. Am I eligible?

You are eligible if you are covered by Preferred Administrators under University Medical Center of El Paso or El Paso Children's Hospital.

3. How many OTC COVID-19 tests will be covered?

Every covered individual can obtain eight OTC COVID-19 tests every 30 days. This limit does not apply to test kits ordered by a health care provider. Keep in mind that pharmacies and retailers may place their own quantity limits on the purchase of tests if supplies are limited.

4. Do I need a prescription?

No. You do not need a prescription unless you are looking to be reimbursed from more than eight tests in a rolling 30-day period.

5. How do I get my OTC-COVID-19 test under the pharmacy benefit?

You can request your test at any preferred network pharmacy by requesting the test in the pharmacy area. The pharmacist will request your insurance card and they will process your COVID-19 test as a claim at no cost share to you.

To view the list of network pharmacies, visit:

http://www.navitus.com/Navitus.Web/media/pdf/Navitus-Pharmacy-Network-Listing-National-and-Chains.pdf

6. If I pay out of pocket, how do I submit a claim? How do I get reimbursed?

If you paid out of pocket for the test kits and want to be reimbursed:

- Submit your claim through your pharmacy benefit (Navitus). You can download the form at www.navitus.com/members
- You will need to submit a completed COVID-19 OTC Test Claim Form along with your dated sales receipt.
- Some tests are sold in packages containing more than one test. You will be reimbursed up to \$12 per test.

7. Is there a timeframe to submit my reimbursement?

There is no timeframe at this time.

8. How long will it take for Navitus to process my reimbursement?

Standard time is 45 days.

9. How will my reimbursement be sent?

Your reimbursement will be mailed to the address on file with Navitus.

10.Are reimbursement checks processed under the Subscriber or member submitting the request?

Reimbursements checks for members over the age of 18 years will be issued to the Subscriber unless otherwise noted on the form.

11. Can I submit a reimbursement prior to January 15, 2022?

No, you can only submit on or after January 15, 2022.

12. Can I use the Navitus member portal to submit DMR claims?

No. DMR claims cannot be submitted through the Navitus member portal at this time.

13. Can I use my FSA card to purchase COVID-19 tests?

Yes. You can use your FSA card to purchase COVID-19 tests. However, if you pay for the OTC COVID-19 test kits with your FSA card, you cannot submit for reimbursement.

14. Which OTC COVID-19 tests qualify?

In order to qualify, OTC COVID-19 tests must be FDA-authorized. Examples include, but are not limited to:

- BinaxNOW COVID-19 Antigen Self-Test
- CareStart COVID-19 Antigen Home Test
- Ellume COVID-19 Home Test
- Flowflex COVID-19 Antigen Home Test
- iHealth COVID-19 Antigen Rapid Test
- InteliSwab COVID-19 Rapid Test
- QuickVue At-Home OTC COVID-19 Test

15. Where can I get tested if there are no OTC COVID-19 tests available?

The U.S. Department of Health and Human Services (HHS) is providing up to 50 million at-home tests to community health centers and Medicare-certified clinics for distribution at no cost to patients and community members. A list of community-based sites can be found here: https://www.hhs.gov/coronavirus/community-based-testing-sites/index.html.

In addition, the federal government also announced that it has purchased 500 million rapid tests and will be distributing them for free to be used at home in the coming weeks. These free tests are be available to order online at https://www.covidtests.gov/ and https://special.usps.com/testkits or by calling 1-800-232-0233 (TTY 1-888-720-7489). Additionally, associates can contact the Occupational Health COVID line at (915) 283-8243 and family members can make an appointment at the Neighborhood Healthcare Centers at (915) 790-5700.

Additional Resources

- https://www.whitehouse.gov/briefing-room/statements-releases/2022/01/14/fact-sheet-the-biden-administration-to-begin-distributing-at-home-rapid-covid-19-tests-to-americans-for-free/
- https://www.cms.gov/how-to-get-your-at-home-OTC-COVID-19-test-for-free
- https://www.cms.gov/files/document/11022-faqs-otc-testing-guidance.pdf

If you have any questions regarding this benefit, please contact our Member Services Department at 1-877-532-3778 from Monday through Friday 8 am to 5 pm. If you have any questions regarding the COVID-19 test reimbursement, please contact Navitus Customer Care at 1-855-673-6504, Monday through Sunday 24 hours a day, 7 days a week.