



**New Hampshire Insurance Department**  
*2022 At-Home COVID Testing - Insurance  
Provider Reimbursements Information Sheet*



## State of New Hampshire Insurance Department

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**Purpose:** The purpose of this FAQ is to provide consumers with information regarding the Biden administration's announcement that private insurers will have to cover the cost of eight at-home coronavirus tests, per member, per month.

### **Background:**

Beginning January 15, 2022, individuals with private individual health insurance coverage or covered by an employer sponsored health plan who purchase an over-the-counter COVID-19 diagnostic test authorized, cleared, or approved by the U.S. Food and Drug Administration (FDA) will be able to have those test costs covered by insurance. Insurance companies are required to cover 8 free over-the-counter at-home tests per covered individual per month.

Over-the-counter test purchases will be covered in the commercial market without the need for a health care provider's order or individualized clinical assessment, and without any cost-sharing requirements such as deductibles, co-payments or coinsurance, prior authorization, or other medical management requirements.

The new coverage requirement means that most consumers with private health coverage can go online or to a pharmacy or store, buy a test, and either get it paid for up front by their health plan, or get reimbursed for the cost by submitting a claim to their plan.

Carriers can limit reimbursement for at home COVID-19 tests from non-preferred pharmacies or other retailers to no less than the actual price, or \$12 per test (whichever is lower). Carriers may elect to provide more generous reimbursement up to the actual price of the test.

Diagnostic tests are for people who have symptoms of COVID-19. They also are for people who have no symptoms but know or suspect that they have recently been exposed to someone who has COVID-19.

Based on Governor Sununu's announcement that COVID-19 rapid tests will be available for sale at New Hampshire State Liquor Stores, insurers will be paying at least \$12 per test with a receipt of purchase.

**Please click on the name of the Insurance Carrier to jump to that section:**

<a href="#">Ambetter</a>	<a href="#">Anthem</a>	<a href="#">Anthem for NH State Employees</a>
<a href="#">Cigna</a>	<a href="#">Point32Health</a>	<a href="#">United Healthcare</a>

## **Ambetter**

### **What process does Ambetter use for covering invoices for home tests?**

This process will be conducted through the member's pharmacy benefit. Direct member reimbursement as well as pharmacy benefit point of sale acquisition are available to members starting January 15, 2022 for kits purchased on or after that date. The benefit is coded for \$0 for up to 8 tests. All out of network pharmacies will require up-front payment and member can seek to obtain reimbursement through the Direct Member Reimbursement process.

### **Does Ambetter have any in-network pharmacies members can obtain the tests from without paying out of pocket first?**

Yes, if member can find a test at a pharmacy, they can use their RX card to receive a test. Ambetter currently has in-network pharmacies programmed to allow up to 8 tests at \$0 at the point of sale. Use of out of network pharmacies will still require direct member reimbursement after initial payment.

### **Will Ambetter limit per testing coverage to \$12 per test?**

Yes, \$12 per test; 8 tests per member per month. If a testing kit has 2 tests within them, it would be \$24 and count as 2 towards the monthly max.

## **Anthem**

Anthem is currently offering at home kits for free to fully insured members through the Sydney App or the anthem.com member portal.

### **Steps for ordering at home kits on the Sydney App:**

- Log into Sydney Health or anthem.com
- From the home screen, select "Coronavirus (COVID-19) Resources"
- It will bring you to Coronavirus Resources
- Select Get Tested for COVID-19 Without Leaving Home (Start Now)
- Click on Continue
- A member may order for themselves and any dependents needing kits.
  - Check the box of any family members needing kits
  - Confirm address information
  - Click submit

Anthem will send an email when the order is received and when the tests ship. Tests should arrive at the member doorstep within 1-2 business days of when sent out.

**What process does Anthem use for covering invoices for home tests?**

Members can purchase the OTC tests and follow usual and standard procedures to submit a claim or reimbursement at Anthem.com. In the future, members who have access to the Sydney Health app can upload a claim for these tests directly from the app.

Anthem will reimburse for up to 8 tests per covered individual each month (a box with two tests would count as two total tests). For additional tests, the member will be responsible for the costs of purchasing the test.

A member can purchase all 8 of the OTC COVID-19 tests per covered individual per month at once and submit for reimbursement for the maximum monthly amount at once. The member can also buy them as needed and file separate claims for reimbursement.

**Does Anthem have any in-network pharmacies where members can obtain the tests without paying out of pocket first?**

At this point, Anthem requires that you order testing kits via the Sydney App, on their member portal, or submit a claim after their purchase.

**Will Anthem limit per testing coverage to \$12 per test?**

Anthem will reimburse the member based upon what the member paid for the test, and actively monitor to determine if there is evidence of outlier/abusive pricing by retailers.

**Anthem – New Hampshire State Employees**

State employees can be reimbursed for over-the-counter COVID-19 diagnostic tests starting on January 15, 2022. Reimbursement is available only during the COVID-19 public health emergency.

- Save your receipts when you purchase over-the-counter COVID-19 diagnostic tests. You'll need to submit them when you apply for reimbursement.
- To submit a claim, log in to [www.anthem.com](http://www.anthem.com), go to Claims & Payments, and choose Submit A Claim.

If you have questions about your COVID-19 benefits, please call the Member Services number on your ID card.

## **Cigna**

### **What process does Cigna use for covering invoices for home tests?**

Following the rule, effective January 15th and through the end of the declared public health emergency, Cigna will cover the costs of OTC tests for both fully insured and self-funded plans. Member direct reimbursement claim forms have been created and being published on [www.cigna.com](http://www.cigna.com) and [www.mycigna.com](http://www.mycigna.com).

Cigna is reimbursing the retail cost at this time via a claim form and mail/fax submission for reimbursement, and digital submission solutions are underway. If point of sale and/or direct to consumer processes are implemented, Cigna's website will be updated and communications will be developed.

Information on COVID and at-home COVID test reimbursement is located at this link: <https://www.cigna.com/coronavirus>.

To get reimbursed for tests purchased after January 15, download and print a COVID-19 Over-the-Counter (OTC) Test Kit Claim Form [PDF]:

<https://www.cigna.com/static/www-cigna-com/docs/coronavirus/covid-otc-med-claim-form.pdf>.

### **Does Cigna have any in-network pharmacies members can obtain the tests from without paying out of pocket first?**

Cigna customers will be reimbursed the costs of diagnostic over-the-counter testing, regardless of where the tests are obtained (in- or out-of-network). If a customer purchases an over-the-counter COVID-19 test from a pharmacy, store, or online retailer and is charged for the test, they should retain their receipt and submit a claim to Cigna for reimbursement.

When submitting a claim for reimbursement, members will be required to attest that the test was purchased

- for the covered individual;
- is not for employment purposes;
- has not and will not be reimbursed by another source, and
- is not for resale.

Customers are required to provide the following documentation for reimbursement:

- purchase receipt documenting the date of purchase and the price
- UPC code for the OTC COVID-19 test



## **Point32Health (Harvard Pilgrim Health Care)**

### **What process does Point32Health use for covering invoices for home tests?**

Commercial members can print out a form from the HPHC website with instructions on how to submit for reimbursement. HPHC is working on an electronic form/submission process that should be available soon.

### **Does Point32Health have any in-network pharmacies members can obtain the tests from without paying out of pocket first?**

Point32Health is working with their Pharmacy Benefit Managers to create a direct channel/preferred network where members will be able to get home tests without paying out of pocket. Point32Health will provide further updates as more information becomes available.

### **Will Point32Health limit per testing coverage to \$12 per test?**

Point32Health will not be limiting the testing coverage to \$12 per test until the direct channel/preferred network has been established.

## **United Healthcare**

United Healthcare has an FAQ on its website focused upon OTC at-home COVID tests: <https://www.uhc.com/health-and-wellness/health-topics/covid-19/coverage-and-resources/covid-19-at-home-testing-coverage>.

### **What process does United Healthcare use for covering invoices for home tests?**

United Healthcare allows a member to submit a receipt for reimbursement online or at the address on the back of the ID card. Reimbursements are dispersed within 10-20 days.

### **Does United Healthcare have any in-network pharmacies members can obtain the tests from without paying out of pocket first?**

Walmart, Sam's Club, and RiteAid – that list is representative at this time and we anticipate that other pharmacies will be included over the course of the next few weeks. The following link contains the UHC's preferred providers:

<https://www.uhc.com/health-and-wellness/health-topics/covid-19/coverage-and-resources/covid-19-at-home-testing-coverage/preferred-retailers>.

### **Will United Healthcare limit per testing coverage to \$12 per test?**

United Healthcare's claims systems will be set up to limit reimbursement, depending upon the test, up to \$12 for each test, with a maximum of 8 over 30 days.