



## State of New Hampshire Insurance Department

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**FOR IMMEDIATE RELEASE**

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### **New Hampshire Insurance Department Issues Information Sheet Regarding Implementation of At-Home COVID-19 Testing Reimbursement Mandate**

*Document Covers Frequently Asked Questions About Member Reimbursement of  
COVID-19 Testing Kit Purchases*

**CONCORD, NH (January 31, 2022)** – Today, the New Hampshire Insurance Department (NHID) released a Frequently Asked Questions sheet for consumers with information regarding implementation of the Biden Administration’s mandate that private insurers will have to cover the cost of eight at-home coronavirus tests, per member, per month.

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 eight (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.

“This 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,” said Christopher Nicolopoulos, Commissioner of the New Hampshire Insurance Department. “The NHID has included information from major health insurance carriers in New Hampshire, and we encourage consumers to read our document and learn the specific steps their insurance company is taking to comply with the new requirement.”



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The Frequently Asked Questions document is located at  
<https://www.nh.gov/insurance/consumers/documents/health-documents/20220127-covid-home-test-faq.pdf>.

### **The New Hampshire Insurance Department Can Help**

The New Hampshire Insurance Department's mission is to promote and protect the public good by ensuring the existence of a safe and competitive insurance marketplace through the development and enforcement of the insurance laws of the State of New Hampshire. Contact us with any questions or concerns you may have regarding your insurance coverage at 1-800- 852-3416 or (603) 271-2261, or by email at [consumerservices@ins.nh.gov](mailto:consumerservices@ins.nh.gov). For more information, visit <https://www.nh.gov/insurance>.

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