

EmpiRx

ATTENTION EMPLOYEES:

On Monday January 10th, the Biden Administration released guidance surrounding the expansion of insurance coverage for at home rapid Covid-19 tests. Currently under the Families First Coronavirus Response Act (FFCRA) coverage for Covid-19 at home rapid tests are covered with no employee cost share when the test is ordered by an attending health care provider who has determined that the test is medically necessary.

The new guidance released expands coverage for at home rapid tests (over the counter tests – OTC) without the involvement of a health care provider. As long as the test is FDA approved, a health care provider's order is not required for the test to be covered by insurance without cost share. This applies to self-funded plans as well.

Tests purchased on or after January 15, 2022, and through the public health emergency, are required to be covered by your Plan. Tests will be covered without imposing any cost sharing, prior authorization, or other medical management requirements. A quantity limit will be set at the participant, beneficiary, or enrollee level of 8 OTC tests per 30-day period (or calendar month). In the event a member obtains an OTC test kit that contains more than one individual test, it shall count as the number of individual tests toward the monthly maximum. (For example, a member could obtain 8 individual tests or 4 test kits that contain 2 individual tests each per month).

FOR ANYONE ENROLLED ON THE MEDICAL PLAN:

- OTC testing kits will be covered under the pharmacy benefit through Diversified/EmpiRx.
- Tests will be covered at point of sale at zero member cost for claims through the existing EmpiRx Health pharmacy network (the Diversified/EmpiRx network has over 63,000 pharmacies).
- Members would need to present their prescription card at the pharmacy register when obtaining the OTC test kit.
- OTC tests must be FDA-approved* versions and will be billed to plan sponsors at the amount charged by the pharmacy.
- Up to 8 tests per member per month will be covered.

Out-of-Network

Tests purchased out of network (not within the EmpiRx network) will only be reimbursed the lesser of the cost of the test or \$12 per test. Tests must be FDA-approved* to qualify for reimbursement. Members who purchase a test outside of their pharmacy's network will have to purchase the test and then submit their receipts with a claim form stating what test was purchased. Receipts for OON claims must be filed with a Direct Member Reimbursement form from EmpiRx and sent to the address on the form.

**To ensure you are not buying a fraudulent test, check the FDA emergency use authorization list [here](#).*