



At-Home COVID-19 Test Coverage - Frequently Asked Questions

Where can I get free at-home COVID-19 tests?

Beginning Jan. 19, 2022 free rapid tests can be ordered and shipped directly to your home from the U.S. Department of Health and Human Services at [COVIDtests.gov](https://www.covidtests.gov) or the [U.S. Postal Service](https://www.usps.com)

Is PHP covering the costs of at-home COVID-19 tests?

Yes. In accordance with federal guidelines, PHP and other private health insurers are required to cover the costs of at-home COVID-19 tests for their commercial members beginning Jan. 15, 2022. At-home COVID-19 tests purchased before Jan. 15, 2022, are not included.

Who is eligible?

PHP members in commercial health plans that include pharmacy benefits are eligible for coverage for at-home COVID-19 tests. This does not apply to commercial members whose pharmacy benefits are not administered through PHP. Contact your plan administrator for coverage information. In addition, Medicare members, including employer group Medicare plan members, are not included in this program per the federal guidelines.

How many tests are covered?

In accordance with the federal guidelines, up to eight at-home tests per member per month are covered. Please note that test quantity per kit (box) may vary. If a test kit (box) contains two tests, those two tests count toward the eight maximum tests covered per member per month.

What kind of at-home tests are covered?

At-home COVID-19 test approved for Emergency Use Authorization (EUA) by the U.S. Food & Drug Administration (FDA) are covered. A complete list of approved tests is available on the FDA website. The FDA provides a list of approved [antigen diagnostic tests](#) and approved [molecular diagnostic tests](#) on its website.

How can I obtain at-home COVID-19 tests through PHP?

PHP will cover the cost of at-home COVID-19 tests in three ways:

1. Direct Coverage from a PHP in-network pharmacy - No out-of-pocket cost to members
2. Reimbursement by CVS Caremark for at-home COVID-19 tests purchased out of pocket from in-network pharmacies

3. Reimbursement from PHP for at-home COVID-19 tests purchased out of pocket from out-of-network pharmacies

See PHPMichigan.com/COVID-19 for complete details.

How much will I be reimbursed for the at-home COVID-19 tests I purchase out of pocket?

The most efficient way to obtain at-home COVID-19 tests is through direct coverage at an in-network pharmacy. If eligible at-home tests are purchased out-of-pocket, a reimbursement of \$12 per test or the cost per test, whichever is less. See PHPMichigan.com/COVID-19 for complete details.

Can I use my HSA funds to purchase at-home COVID-19 tests?

HSA funds are for qualified expenses not covered by the health plan. Since at-home COVID-19 tests are now required to be covered by health plans, HSA funds should not be used.

What if at-home COVID-19 tests are not available/out-of-stock?

Due to high demand and supply shortages, there is limited availability nationwide of at-home COVID-19 tests. Pharmacies may have a limited supply or may place restrictions on how many test kits can be purchased at one time. Test kit availability and pharmacy restrictions are outside of PHP's control.

Are COVID-19 tests ordered by my doctor or received at urgent care part of this program?

No. Diagnostic tests, such as PCR or antigen tests, ordered by your doctor or other healthcare provider are not included.

Can I get more than eight tests if my employer requires it?

Under this program, there is a maximum of eight tests per member per month. Tests covered must be for personal use only and not for required employment purposes, such as return to work.

I'm a PHP Medicare member, how do I get at-home COVID-19 tests covered?

At this time, the legislation for covered at-home COVID-19 tests applies only to those with commercial health plan coverage. However, beginning Jan. 19, 2022, rapid COVID-19 tests can be ordered and shipped to your home from the U.S. Department of Health and Human Services at [COVIDtests.gov](https://www.covidtests.gov) or the [U.S. Postal Service](https://www.usps.com).

If you're experiencing symptoms, please contact your primary care provider (PCP). Your PCP can assess if you need a PCR test. Currently, COVID-19 test coverage for Medicare members requires a lab.

- PHP Medicare will cover COVID-19 diagnostic tests performed by a laboratory, such as PCR test, at no cost to you when it is ordered by your PCP or other authorized health care professional.
- PHP Medicare members can access one lab performed test without cost sharing per patient per year without an order.