

JOINT HEALTH INSURANCE FUND

Middlesex County Joint Health Insurance Fund

Over-the- Counter COVID-19 Test Kit Coverage With No Prescription

On January 10, 2022, the Biden Administration finalized guidance which requires insurance plans to provide COVID-19 Tests kits without a prescription with no member cost share. This requirement was effective January 15, 2022. Accordingly, effective January 15th CVS Caremark implemented the following two options for covering the cost of Covid Test Kits.

CVS Caremark OTC COVID-19 Test Kits without a prescription under the Pharmacy Benefit Plan

- **Post Purchase Reimbursement Program:**

Reimbursement for OTC COVID-19 Tests Kits without a prescription will begin January 15, 2022 and continue until the end of the Public Health Emergency (PHE). Members can upload a copy of their receipt for the purchase of COVID Tests Kits via Caremark.com for reimbursement. For your reference, a paper claim form and attestation requirements are attached.

CVS Caremark will reimburse members 100% of the cost of purchasing Covid Test Kits from any CVS Caremark participating pharmacy. The expense for any Covid Test Kits purchased at an out of network retail store (Home Depot, Amazon, etc.) will be reimbursed but limited to a \$12 maximum per Covid Test Kit.

- **Direct Coverage** (CVS Caremark adjudication at pharmacy point-of-service):

The Direct Coverage option will cover the cost of COVID Tests Kits with direct reimbursement to the pharmacy and no upfront out of pocket cost for members. The process is simple. Proceed to the pharmacy section of a CVS Caremark participating pharmacy and present your identification card. The pharmacist will process the claim based on quantity limits and no copay will be required. You can leave the pharmacy with the COVID Test Kit or Kits without the necessity of submitting a claim form and waiting for reimbursement.



This option is only available at CVS Caremark participating pharmacies; some pharmacies may opt out of this program. You will know which pharmacies are participating only after attempting to utilize the pharmacy benefit.

There is a quantity limit of eight Covid Tests Kits per individual per 30 consecutive days across both coverage options.

CSI Caremark and the Middlesex County Joint Health Insurance Fund are not able to guarantee availability of the Covid Test Kits.

Over- the Counter COVID Test Kit Claims submitted to Aetna and Horizon are not eligible for reimbursement. CIGNA and Oxford are reviewing their process; therefore, the Middlesex County Joint Health Insurance Fund is instructing members to follow either of the two CVS Caremark Covid Test Kit processes outlined above.

FOR RETIREES ELIGIBLE FOR MEDICARE

According to CMS, Medicare will only cover one Covid Test Kit per person, however the Middlesex County Joint Health Insurance Fund has decided to follow the same program outlined above for our Medicare retirees.

Click Below do download the available documents

[COVID Home Test Kit Process](#)
[Claim Form](#)

