

COVID OTC Test Reimbursement Federal Government Mandate Statement

Background

The Biden Administration has announced a new policy requiring health insurance providers in the Commercial market to cover the cost of members purchasing rapid, over-the-counter (OTC) COVID-19 tests.

The Departments of Health and Human Services, Labor and the Treasury issued guidance on Jan. 10, 2022 to clarify that individuals who purchase OTC COVID-19 diagnostic tests will be able to seek reimbursement from their group health plan or health insurance issuer and have insurance cover the cost during the public health emergency without a prescription, *effective Jan. 15*.

Highmark Action

We are reviewing the guidance issued on Jan. 10 stating that effective Jan. 15, consumers with employer-sponsored or individual insurance coverage can seek reimbursement for the purchase of over-the-counter COVID-19 tests.

Our intent is to be fully compliant with the guidance because we agree that testing is an important tool to help identify COVID infections and limit the spread of the virus, and that our members should have access to testing.

However, as we review the guidance, we have many questions and concerns as to how insurers and self-funded employer groups will operationalize a reimbursement process for OTC COVID tests.

Useful Links

<https://www.hhs.gov/>