



# State of New Hampshire

DEPARTMENT OF ADMINISTRATIVE SERVICES

25 Capitol Street

Concord, New Hampshire 03301

## COVID-19 OTC HOME TEST COVERAGE

Updated March 3, 2022

### FAQ's Related to the Coverage of Covid-19 Home Tests under State of NH Employee Health Plans

Recently President Biden signed a mandate requiring employee health plans to provide coverage for Covid-19 home tests, beginning effective January 15, 2022. Specifically, this change requires employee group health plans to:

- Provide coverage for up to 8 home tests per covered member every 30 days (Two tests in one box counts as two tests toward this per member maximum); and
- Provide an option for employees to either obtain home tests through their health plan with no copay or other out-of-pocket cost or to purchase home tests directly online or retail and obtain reimbursement from their health plan up to \$12.00 per test (\$24.00 for a box of two tests).

The State of NH employee health plan will be providing this coverage through the Express Scripts pharmacy portion of your Plan. The following Frequently Asked Questions (FAQ's) provide more information.

#### **Q1. When is this coverage effective?**

**A1.** This coverage is effective January 15, 2022.

#### **Q2. How do I obtain Covid-19 Home Tests through Express Scripts?**

**A2.** Here's how it works:

- Call or stop by your local network retail pharmacy to see if they have at-home Covid-19 tests available.
- Once at the pharmacy, bring the Covid-19 test(s) to the pharmacy counter, not the regular check-out lane.
- Present your Express Scripts ID card to the pharmacy and ask that the tests be covered under your pharmacy plan.
- To find a retail pharmacy in the network, log in at [www.express-scripts.com](http://www.express-scripts.com) and click "Find a Pharmacy. You can also use Express Scripts' mobile app or call Customer Service at 1-866-544-1798.

**Q3. What happens if I am not able to purchase the tests at a pharmacy counter or am charged by the pharmacy?**

**A3.** Not all Covid-19 home tests that are available at retail pharmacies are automatically covered by the plan, and therefore the pharmacy may request that you pay upfront. In this situation, you would complete an Express Scripts claim form and submit the completed claim form, with your receipt, to Express Scripts for reimbursement of up to \$12.00 per test (\$24.00 per box of two). You can submit your claim electronically, via mail or via fax. Instructions are provided on the claim form.

The Express Scripts claim form is available on the Employee Portal at:

<https://das.nh.gov/documents/rmu/active/forms/Express-Scripts-Claim-Form.pdf>

Please note that when submitting the claim form for reimbursement, the following Sections of the form are required to be completed and submitted **with the claim receipt**:

- Cardholder Information
- Patient Information
- Coordination of Benefits
- Acknowledgement

You **do not** need to complete the Pharmacy Information section of the form, and **do not** need to obtain the Pharmacist's signature.

**Q4. Can I elect to purchase Covid-19 home tests online or at a retail store instead of a network pharmacy?**

**A4.** Yes, but be aware that your reimbursement will be limited to \$12.00 per test (\$24.00 per box of two). You will have to submit a claim for direct reimbursement to Express Scripts following the instructions outlined previously under Q3.

**Q5. Can I order Covid-19 home tests through Express Scripts directly?**

**A5.** Yes, the Express Scripts member portal ([www.express-scripts.com](http://www.express-scripts.com)) now provides an option for eligible participants to order Covid-19 home tests directly through the plan.

Members should log into their account with Express Scripts and click on the quick link "Order At-home Covid-19 Tests" to place the order. Please note that it may take up to four weeks to receive the order, depending on supply constraints. Your order will be available to track on your Express Scripts account, just like other medication orders.

As a reminder, the Plan will cover eight (8) Covid-19 home tests per covered member every 30 days.

**Q6. Is there any way to be reimbursed more than \$12.00 per test?**

**A6.** There is no reimbursement above \$12.00 per test available through your State health plan. However, if you are in the FSA Healthcare Plan, you may submit a claim to ASIFlex to get reimbursed for any cost above the \$12.00 per test health plan maximum coverage. In this case, you would complete an FSA Plan claim form and submit the claim form to ASI along

with a copy of the Explanation of Benefits you receive from Express Scripts when they have processed your claim.

The FSA Plan claim form is available on the Employee Portal at:

[https://webdocs.asiflex.com/Claim\\_Forms/FSA\\_CLAIM\\_FORM.pdf](https://webdocs.asiflex.com/Claim_Forms/FSA_CLAIM_FORM.pdf).

**Q7. How many tests is my family eligible to receive under the Plan coverage?**

**A7.** The Plan will cover eight (8) Covid-19 home tests per covered member every 30 days. For example, if your plan covers you, a spouse and a dependent child, the Plan would cover 24 Covid-19 home tests every 30 days. As a reminder, one box containing two tests counts as two home tests.

**Q8. Do I need a prescription or doctor's order prior to getting the tests under this coverage?**

**A8.** No, prescriptions or other doctor's orders are not required for this coverage.

**Q9. I purchased some Covid-19 home tests before January 15, 2022. Can I be reimbursed for those?**

**A9.** You cannot be reimbursed through your State health plan for any Covid-19 home tests you purchased before January 15<sup>th</sup>. However, if you are a participant in the FSA Healthcare plan, you can submit a claim for reimbursement to ASI Flex. Review the response under Q5 for instructions.

**For more information about COVID-19, or to submit a receipt for reimbursement, visit the Express Scripts Resource Center at [www.express-scripts.com/covid-19/resource-center](http://www.express-scripts.com/covid-19/resource-center).**

For assistance or if there are any other questions, please refer to your agency HR/Benefits representative.