

What you need to know about coverage for

# COVID-19 VACCINES AND TESTING



## ➤ Coverage for COVID-19 vaccinations

COVID-19 vaccines have been approved by the Food & Drug Administration (FDA). Most Blue Cross and Blue Shield of Nebraska (BCBSNE) members may receive these vaccines at no cost. Talk with your physician about which vaccine is best for you, and when and where it's available. We encourage the use of in-network providers. Most will not ask for upfront payment for COVID-19 vaccines or testing.

## ➤ Coverage for COVID-19 testing

**BCBSNE is continuing to waive member cost-sharing for medically appropriate in-network COVID-19 testing and related services through April 10, 2023.<sup>1</sup>** This means you will pay nothing for medically appropriate in-network testing and related services in a telehealth session, doctor's office, urgent care facility or emergency room.

**This waiver of cost shares applies to all fully insured and self-funded groups and individual health plan members, along with those who receive their insurance through our Medicare Supplement and Medicare Advantage plans.**

Medically appropriate COVID-19 tests must be ordered by a doctor or health care provider for the purpose of diagnosing COVID-19. This includes COVID-19 drive-through test sites or home test kits purchased with an order from a doctor.

Typically, the most appropriate test is the single component rapid (antigen) or PCR test, which tests only for COVID-19. Avoid having multiple or unnecessary tests, including large panel tests. Many conditions are tested for in large panel tests, only one of which is COVID-19.

**These may not be covered under your health plan, and you could be responsible for the entire fee (approximately \$1,000).**

## ➤ Over-the-counter COVID-19 testing

Test kits that do not require a doctor's order or a lab to read the results are considered over-the-counter (OTC). Beginning Jan. 15, 2022, there will be a \$0 cost share for up to eight individual OTC COVID-19 tests per member per 30 days. This applies to all fully insured and self-funded groups that use BCBSNE's pharmacy benefits manager, Prime Therapeutics, as well as individual health plan members. People with Medicare should reference the Centers for Medicare and Medicaid Services (CMS) for information on obtaining OTC COVID-19 tests.

All FDA-approved OTC COVID-19 tests are eligible for reimbursement. For the current list of eligible test kits, visit **NebraskaBlue.com/COVID** or call the Member Services number on the back of your BCBSNE member ID card. Tests purchased prior to Jan. 15, 2022, are not eligible for reimbursement.

### Tests from preferred pharmacies

Our pharmacy benefits manager, Prime Therapeutics, has established a preferred network of pharmacies to support members in obtaining at-home tests without member cost share. This network includes approximately 65,000 pharmacies nationwide. These preferred pharmacies can bill OTC COVID-19 tests directly to your insurance, resulting in no cost to you.<sup>2</sup>

To find a preferred pharmacy to obtain an OTC at-home COVID-19 test, visit **NebraskaBlue.com/COVID**.

### Tests from non-preferred pharmacies, online retailers and retail stores

Tests purchased from a non-preferred pharmacy, online retailer or retail store can be submitted for reimbursement through the pharmacy paper claims process for OTC COVID-19 tests. These claims will be reimbursed up to \$12 per individual OTC COVID-19 test. Reimbursement includes tax and shipping, if any, as long as the tax and shipping can be readily identified on the receipt. For example, a box that includes two tests would be reimbursed at a maximum of \$24 (including tax and shipping). If a large pack of tests is purchased for multiple members, a claim form is required for each member, and they may use the same receipt.



## ➤ Questions?

If you have any questions after reviewing **NebraskaBlue.com/COVID**, please call the Member Services number on the back of your member ID card. We're here to help!

### Resources

- ➔ View information about coverage for COVID-19 vaccines, testing and treatment: **NebraskaBlue.com/COVID**
- ➔ Find a vaccination site and book an appointment: **Vaccines.gov/Search**
- ➔ Find a preferred pharmacy to obtain at-home COVID-19 tests: **NebraskaBlue.com/COVID**
- ➔ Access the Over-the-Counter COVID-19 Test Claim Form: **NebraskaBlue.com/Forms**

<sup>1</sup>COVID-19 testing for public surveillance or employment purposes is not covered. This includes testing for work, school, travel and other public surveillance reasons, unless reimbursement becomes required by law. The Department of Health and Human Services will provide a 60-day notice before lifting the public health emergency (PHE).

<sup>2</sup>Some pharmacies may not yet be able to bill your insurance directly for OTC COVID-19 tests. Check with your pharmacy on its policies regarding OTC COVID-19 tests. To request reimbursement, please keep your receipt and submit it with the Over-the-Counter COVID-19 Test Claim Form found at **NebraskaBlue.com/Forms**.

Prime Therapeutics LLC is an independent company providing pharmacy benefit management services for Blue Cross and Blue Shield of Nebraska, an independent licensee of the Blue Cross Blue Shield Association. 60-150 (01-12-23)