

VEHI UPDATE ON COVERAGE OF COVID-19 AT-HOME TEST KITS

January 21, 2022

The federal government has issued new regulations regarding coverage of over-the-counter COVID-19 tests **effective January 15, 2022**.

Additionally, VEHI has elected to extend **reimbursement** of FDA-authorized antigen tests that were purchased outside its health plans' pharmacy benefit **to January 14, 2022**.

The information below will tell you:

(a) how to obtain no-cost test kits through your pharmacy benefit and how to be reimbursed for test kits purchased outside the pharmacy benefit **on or after January 15, 2022**;

(b) how to be reimbursed for test kits purchased outside your pharmacy benefit **between December 1, 2021, and January 14, 2022**; and

(c) how to order **no-cost** COVID-19, at-home tests via a U.S. government website.

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New Guidance on the Federal Rapid Test Regulations Effective January 15, 2022

As of January 15, 2022, all over-the-counter rapid tests (e.g., Antigen and LAMP tests) that have [Emergency Use Authorization \(EUA\) from the Food and Drug Administration \(FDA\)](#) are covered at no cost under the new federal regulation.

Obtaining No-Cost COVID-19 Tests at Your Pharmacy

VEHI members can go to an in-network pharmacy, present their VEHI/Blue Cross ID Card, and obtain an FDA-authorized over-the-counter test kit at no cost.

We strongly encourage you to go through your pharmacy benefits when possible as it is no cost to you and doesn't require seeking reimbursement. The federal regulation allows members access to up to 8 tests per member, per month. Many testing kits include 2 tests; this is generally 4 testing kits per member.

Reimbursement for Rapid Tests You Purchase Beginning January 15, 2022,

If you purchase an eligible COVID-19 test outside VEHI's pharmacy benefit on or after January 15, 2022, and are seeking reimbursement, you must complete the steps below.

Reimbursement for eligible tests not purchased through your pharmacy benefit requires submission of a Member Medical Claim Form. There is a limit of **8 tests per member, per month**.

1. Before submitting a Member Medical Claim Form, be sure your test qualifies for reimbursement. VEHI will reimburse members for rapid COVID-19 tests that have Emergency Use Authorization (EUA) from the Food and Drug Administration (FDA) listed on the [FDA's OTC approved list](#), and which are taken and read for results at home.

Note: Tests that are taken at home but sent to the lab for processing are **not eligible** for reimbursement at this time.

2. Complete the [Member Medical Claim Form](#) using the following information:
 - **Provider Information:** Include the name and address of the shop, vendor, or practice that sold you the test.
 - **Description of Service:** COVID-19 Rapid At-Home Test
 - **Procedure Code:** 87426
 - **Modifier:** -CG
 - **Diagnosis code:** Z20.822
 - **Charge:** List the amount paid, **excluding** any additional charges such as tax, postage, or shipping and handling.
 - **Units:** While beginning January 15, 2022, VEHI is covering up to **8 tests per member, per month**, the Blue Cross system allows only 3 kits to be billed on a single date. If you've purchased **more than 3 kits on a single day**, please **split the purchase into 3 lines**, with the first line listing the date of purchase and the next two lines listing subsequent days. Example: A member purchases 4 test kits on January 15. The claim should be entered as:
 - **Line 1:** 01/15/22 – 3 units
 - **Line 2:** 01/16/22 – 1 unit
 - **POS:** 12

3. VEHI members can submit a claim using fax or mail; however, the quickest and easiest method is to submit through the [Member Resource Center](#), following the instructions on top of the claim form.

4. Finally, don't forget to include **a copy of your receipt** with the claim form.

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Reimbursement for Rapid Tests You Purchased from December 1, 2021- January 14, 2022

Initially, VEHI reimbursement for the FDA-authorized, at-home antigen tests purchased outside your pharmacy benefits, such as from an online/non-medical retailer, was for the month of December 2021 only.

However, VEHI has extended this benefit and will reimburse VEHI members for [FDA-authorized at-home antigen tests](#) purchased outside your pharmacy benefit from December 1, 2021 to January 14, 2022. There is a limit of **16 total tests per member, per month**, during this timeframe.

1. Before submitting a Member Medical claim form, [see if your test qualifies](#).

2. Complete the [Member Medical Claim Form](#) using the quick reference information below:

o **Provider and Practice/Facility Name:** Include the name of the shop, vendor or practice that sold you the test.

o **Description of Service:** COVID-19 Rapid At-Home Test

o **Procedure Code:** 87426

o **Modifier:** -CG

o **Diagnosis code:** Z20.822

o **Charge:** List the amount paid, excluding any additional charges such as tax, postage, or shipping and handling.

o **Units:** While VEHI is covering up to 8 tests kits per member, per month (16 total tests) from December 1, 2021 – January 14, 2022, the Blue Cross claims processing system allows only 3 kits to be billed on a single date. If you've purchased more than 3 kits on a single day, please split the purchase into 3 lines, with the first line listing the date of purchase and the next two lines listing subsequent days. Example: A member purchases 8 test kits on January 10. The claim should be entered as:

- Line 1: 1/10/22 – 3 units
- Line 2: 1/11/22 – 3 units
- Line 3: 1/12/22 – 2 units

o **POS:** 12

3. Members can submit a claim using fax or mail; however, the quickest and easiest method is to submit through the [Member Resource Center](#), following the instructions on top of the claim form.

4. Finally, don't forget to include **a copy of your receipt** with the claim form.

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Additional Rapid Test Information from BCBSVT

- For more information about the coverage of at-home rapid COVID tests, contact the Blue Cross Customer Service team at **(800) 344-6690**.
- You may also visit their [COVID-19 Updates](#) page.

Online Link to Order No-Cost, Rapid Tests from the U.S. Government

VEHI members, like all Vermonters, may obtain no-cost test kits via this the link to a United States government website: <https://www.covidtests.gov/>.

A state-based pilot program to get no-cost COVID tests to Vermonters, “Say Yes to the Test,” has been suspended for now because the initial run of 350,000 tests have been spoken for [at this time](#).

Vermont PCR Testing

PCR testing can be accessed through the Department of Health’s testing website: <https://www.healthvermont.gov/covid-19/testing>

How to help the Vermont Department of Health Keep All of Us Safe

The Vermont Department of Health is asking community members to [confidentially report results](#) for more accurate representation of active COVID-19 cases in the community.