



## COVID-19 UPDATE

# OTC COVID Test Coverage

## Federal Mandate Covers Diagnostic Tests Only

The [federal government requirement](#) for commercial health plans to cover FDA Emergency Use Authorization (EUA) designated over-the-counter (OTC) tests for diagnostic use started Jan. 15 and continues through the [Coronavirus public health emergency period](#), which currently extends to April 15, 2022.

### Key Highlights of Coverage

- Customers may receive reimbursement for up to eight OTC COVID-19 tests per covered individual per calendar month without a health care provider prescription or individualized clinical assessment. For a family of four covered individuals, that equates to 32 tests per month.
- OTC COVID-19 tests used for employment, travel, participation in sports or other activities are not covered under this mandate. If you want to cover testing for employment purposes, notify your client or account manager who can discuss options, which include the Evernorth Rapid Antigen Self-Testing Solutions, to control and manage the cost of workplace testing.
- In the early stages of implementing the process to comply with the mandate, Cigna's commercial health plans will cover eligible over-the-counter COVID-19 tests as a medical benefit. This means customers will pay for tests out of pocket, complete a claim reimbursement form, attach the receipt, and submit these items by mail or fax for reimbursement.
- The **COVID-19 Over-the-Counter (OTC) Test Kit Claim Form** can be downloaded from [Cigna.com/Coronavirus](https://www.cigna.com/Coronavirus), myCigna.com, and Cignaenvoy.com. The form includes the customer attestation stating

use is for diagnostic purposes and lists some of the FDA EUA designated OTC at-home tests eligible for reimbursement.

- The cost of COVID-19 OTC tests varies by retailer and no governmental subsidies are available to health plans for COVID-19 OTC test reimbursement.
- According to the federal mandate, health plans must refund the full purchase price of the test. Cigna will determine and apply any and all fraud policies. We will continue to evaluate options within the mandate to further simplify the process for customers to acquire tests and help control health plan costs.
- At this time, Cigna will not add an administrative or convenience fee.
- Cigna will monitor claim volumes and reimbursement requests by customers. We expect to have appropriate client-level reporting.
- Health plans will continue to cover COVID-19 tests performed by health care providers for diagnostic purposes and those tests are not subject to this quantity limit.\*
- COVID-19 OTC tests purchased prior to the Jan. 15, 2022 are not eligible for reimbursement.

For other frequently asked questions you may have, we also created a client flyer which you can download [here](#).

### **Helping You Update Your Employees**

To help you inform your employees about this new process for reimbursement and answer other important questions, we created a customer flyer you can download [here](#).

Thank you for your continued partnership and collaboration to ensure the health and wellness of your employees.

If you have any questions, please contact your Cigna representative.

**Together, all the way.®**