

Frequently Asked Questions
How to get your At-Home Over-the-Counter
Rapid Antigen COVID-19 Test for Free
January 15, 2022

1. What is the new ruling regarding health plan coverage of Over-the-Counter (OTC) At-Home COVID testing?

Beginning January 15, 2022, individuals covered by an employer-sponsored or individual & family health insurance plan who purchase an over-the-counter COVID-19 diagnostic test authorized, cleared, or approved by the U.S. Food and Drug Administration (FDA) will be able to have those test costs covered by their health plan or insurance. Medicare Advantage plan Members are excluded per CMS.

2. What is an Over-the-Counter At-Home COVID-19 test?

This means it is an antigen test that you purchase, administer at home, and obtain the results rapidly in your home. You do not need a provider prescription or an order to obtain an Over-the-Counter At-Home COVID-19 test.

3. Requirements for the OTC Tests:

- It cannot be for the purpose of employment testing
- It must be for personal use
- Must be an “FDA Authorized, Cleared or Approved” COVID-19 test from the United States
- Excludes combination tests which may have COVID-19 and other virus tests included such as influenza, respiratory syncytial virus, etc. combined with the COVID-19 test
- Excludes COVID-19 tests that require you to send to an outside lab for results
- Purchase of the COVID-19 test must have been on or after January 15, 2022

3. How do I find a list of FDA-Approved tests that are covered?

A list of FDA authorized, cleared or approved COVID-19 tests can be found at:
[In Vitro Diagnostics EUAs - Antigen Diagnostic Tests for SARS-CoV-2 | FDA](#)

4. How many tests can I be reimbursed for?

The maximum number of COVID-19 tests covered by AvMed is eight (8) total tests per eligible AvMed Member per month. In the case of kits that include multiple tests, each test will be counted as one (1) test.

5. Which AvMed plans cover At-Home Over-the Counter (OTC) COVID-19 tests?

All AvMed plans EXCEPT for Medicare Advantage Plans (see Question 7 for Medicare Advantage options).

6. Where can I get the At-Home Over-the Counter (OTC) COVID-19 tests?

Members can purchase their OTC COVID-19 at-home tests at multiple locations such as pharmacies, retail stores, grocery stores and medical supply companies. You are not limited to In-Network AvMed pharmacies. Currently, AvMed does not have a preferred network to obtain the At-Home Over-the-Counter COVID-19 tests. AvMed will provide updates if a preferred pharmacy network is implemented.

7. Where can Medicare Members get OTC at-home testing kits?

HHS is providing up to 50 million free, at-home tests to community health centers and Medicare-certified health clinics for distribution at no cost to patients and community members. You can learn more about this program [here](#). HHS also has established more than 10,000 free community-based pharmacy testing sites around the country. To respond to the Omicron surge, HHS and FEMA are creating surge testing sites in states across the nation. The Biden-Harris Administration is purchasing 500 million at-home, over-the-counter tests to be distributed for free to Americans who want them, with the initial delivery beginning in January 2022. There will be a website where all Americans, including AvMed Medicare Advantage Members, can request at-home tests for home delivery—for free. More information on this federal program is expected soon. AvMed will update this document to include the federal program website for our Medicare Advantage Members to order their at-home tests at no charge to them as soon as the site is available.

8. How will I get reimbursed for tests that I purchased?

Upon purchasing the tests, eligible members can complete a reimbursement form, which can be found inside the Covid-19 section of AvMed.org. Follow the directions listed on the form in order to submit the expense to AvMed.

9. What if I can't afford to pay for the at-home Over-the-Counter COVID-19 test(s) up front?

AvMed will continue to cover access to free testing within all of our communities at pharmacies, health departments and Covid-19 testing sites. COVID-19 tests are also available without cost sharing (free to our AvMed Members) by health care providers like a nurse, doctor or pharmacist, without limitation.

10. Where can I find more information?

[How to get your At-Home Over-The-Counter COVID-19 Test for Free | CMS](#)

As the information evolves, updates will be shared. For additional questions, please visit **AvMed.org** or call the Member Engagement phone number on the back of your ID card.