

# COVID-19 Diagnostic Testing Kits FAQs

## At-Home COVID-19 Testing Coverage

On January 10, the Administration released guidance clarifying expanded coverage requirement for at-home OTC COVID-19 tests purchased on or after January 15, 2022. This guidance provides expansion of coverage for OTC tests without the involvement of a health care provider for those OTC tests for which the FDA does not require a health care provider's order at no cost share to the health plan members.

## MEMBER FAQ

### How to determine if you have the Magellan Rx Management benefit or not?

You should check your IMS Health Plan ID Card for the Magellan RX logo shown below. If your IMS Health Plan ID Card does not have the Magellan RX logo then you should refer to the other OTC COVID-19 Test Forms on the IMS website to find the one applicable to you.



### Will Magellan Rx Management cover over-the-counter (OTC) COVID-19 diagnostic tests coverage?

Magellan Rx Management plans to process pharmacy claims for FDA authorized, cleared, or approved OTC COVID-19 antigen tests at \$0 for members who utilize an in-network pharmacy. Members should check-out at the pharmacy counter with their **IMS Health Plan ID Card**. Members do not need a provider order or individualized clinical assessment to obtain these tests. Direct coverage at point-of-sale (POS) may only be provided for OTC COVID-19 tests with an associated National Drug Codes (NDC). Testing for employment purposes will not be covered.

Examples of FDA authorized, cleared, or approved OTC COVID-19 Antigen tests include, but are not limited to:

- BINAXNOW COVID-19 AG SELF TEST
- CARESTART COVID19 AG HOME TEST
- ELLUME COVID-19 HOME TEST
- FLOWFLEX COVID-19 AG HOME TEST
- IHEALTH COVID-19 AG RAPID TEST
- QUICKVUE AT-HOME COVID-19 TEST

### Where can members purchase OTC COVID-19 tests?

Members can purchase OTC COVID-19 Tests at pharmacies using their pharmacy benefit.

### When can members get OTC COVID-19 diagnostic tests at \$0 co-pay?

Effective January 15, 2022 and for the duration of the public health emergency (PHE), Magellan Rx Management plans to provide coverage of OTC, at-home, diagnostic COVID-19 antigen tests that have been authorized, cleared, or approved by the FDA. No retrospective reimbursement will be provided to members if tests are purchased prior to January 15, 2022.

### How many OTC COVID-19 diagnostic tests will be covered for members?

During the PHE, Magellan Rx Management will be providing coverage of **8 tests per 30-day period per member** without cost-sharing requirements (including deductibles, copayments, and coinsurance), prior authorization, or other medical management requirements on such OTC COVID-19 antigen tests. This quantity limit aligns with federal guidance and our business strategies to expedite the direct coverage of OTC COVID-19 tests.

The Departments recognize that some OTC COVID-19 tests are sold in packages containing more than one test. In applying the quantity limit of 8 tests per 30-days, the Department allows plans to count each test separately, even if multiple tests are sold in one package. This quantity limit is set in place to discourage behaviors that could lead to future shortages.

### Can members get more than 8 tests per 30-day period?

Members can get more than 8 tests per 30 days if the tests are ordered or administered by a health care provider following an individualized clinical assessment. This includes patients who may need more due to an underlying medical condition. Providers or pharmacies will need to outreach to the Magellan Rx Management Call Center for overrides in these special situations. Please use the phone number listed on the back of the prescription card.

### How can members submit a Direct Member Reimbursement (DMR) claim?

Members who have purchased OTC Antigen COVID-19 tests from an out-of-network pharmacy may submit their claims for reimbursement if the product was FDA authorized, cleared, or approved and has a valid NDC. The maximum reimbursement possible per test is no less than the actual price or up to \$12/test, whichever is lower. Please use the steps below to submit a request.

1. Access the member portal (<https://magellanrx.com/member/login/>)
2. Print and complete the "[Prescription Claim Form](#)"
3. Mail in the form and include the name of the OTC COVID-19 test, and a register receipt/proof of payment to the address below:
  - a. Magellan Health Services  
Attention: Claims Department  
11013 W. Broad Street, Suite 500  
Glen Allen, VA 23060  
Fax: 1-888-656-3607

### **Can members use their FSA/HSA card to purchase these COVID-19 tests?**

If members are planning to seek reimbursement via DMR from their prescription benefit, then **they cannot use their FSA/HSA card to purchase these tests.**

### **What are the different types of COVID-19 tests available?**

There are two main diagnostic tests available to detect infection with SARS-CoV-2; the rapid Antigen test and the polymerase chain reaction (PCR) test.

- A PCR test is performed to detect the presence of a virus if you are infected at the time of the test. It could also detect fragments of the virus even after you are no longer infected. PCR tests are generally performed by a health care provider, require the submission of a sample to a lab, and can take a few days to process. Results may be received within 1-3 days of testing.
- A rapid antigen test can detect the presence of a virus similar to a PCR test. They are less expensive, can be purchased at a variety of pharmacies, and produce results within 10-15 minutes of testing. Antigen tests can be used in screening programs to quickly identify those who are likely to be contagious. However, they are less sensitive than most PCR tests and may be necessary to confirm antigen test results with a PCR test.

For more information regarding different types of COVID-19 tests available, please visit credible sites, such as the [Center for Disease Control and Prevention \(CDC\) website](#).