On January 10, 2022, the Biden Administration announced new guidance that will require group health insurance plans and insurers to cover the cost of over the counter (OTC), at home COVID-19 tests beginning on January 15, 2022. This guidance applies to both fully insured and self-funded plans. Under this guidance, individuals with private health insurance or are covered by a group health plan who purchase an OTC COVID test that is either authorized, cleared, or approved by the U.S. Food and Drug Administration (FDA) or has Emergency Use Authorization will have the cost of those tests covered by their insurance without cost-sharing.

Aspirus Health Plan will cover up to eight (8) individual OTC COVID tests per covered individual per 30-day period. A package that contains two (2) tests counts as 2. If an OTC COVID test is purchased from a participating in-network provider, Aspirus Health Plan will cover the entire cost of each test. If an individual purchases an OTC COVID test at a non-participating provider, Aspirus Health Plan will reimburse up to a limit of $12 per individual test. If there is more than one test per package, the maximum reimbursement would be $12 multiplied by the number of tests in the package up to the monthly limit. For any OTC COVID test amount beyond $12, the member will be responsible for paying the difference.

Our PBM, Navitus, will adjudicate claims at the point-of-sale so members have no out-of-pocket cost for tests purchased from participating in-network pharmacies. However, OTC COVID tests must be purchased at the pharmacy counter to ensure that they are processed properly. Members who purchase the tests elsewhere, will need to submit receipt for reimbursement to Aspirus Health Plan.

Employers with high deductible health plans (HDHPs) should be reminded that IRS Notice 2020-15 continues to provide that a health plan that otherwise satisfies the requirements to be an HDHP under the Internal Revenue Code will not fail to be an HDHP merely because the health plan provides medical care services and items purchased related to testing and for treatment of COVID-19 prior to the satisfaction of the applicable minimum deductible. As such, those individuals will still be eligible to participate in Health Savings Accounts (HSAs) under IRS rules.

If the member pays for the cost of the tests out-of-pocket, request for reimbursement should be submitted to Aspirus Health Plan at **CustomerService@AspirusHealthPlan.com** or through the members provider. Aspirus Health Plan is evaluating direct to consumer options and will provide updates at a later date.

There is an increased demand for at-home COVID-19 test kits and we are unable to monitor availability or provide a list of pharmacies where tests are in stock.

Contact Information:

- **Customer Service:** Please direct members for general COVID-19 over the counter at-home testing kits.
    - Phone: **866.631.5404** Monday-Friday, 7:00 a.m. to 7:00 p.m. CST
    - Email: **CustomerService@AspirusHealthPlan.com**

- **Navitus – Pharmacy Vendor:** Please direct members for general COVID-19 over the counter at-home testing and network questions.
    - Phone: **1.844.268.9789** Sunday-Saturday, 24/7

Additional resources discussing mandate:

- Health and Human Services article: https://www.hhs.gov/about/news/2022/01/10/biden-harris-administration-requires-insurance-companies-group-health-plans-to-cover-cost-at-home-covid-19-tests-increasing-access-free-tests.html
- Centers for Medicare & Medicaid Services article: https://www.cms.gov/how-to-get-your-at-home-OTC-COVID-19-test-for-free
- Centers for Medicare & Medicaid Services Frequently Asked Questions Guide: https://www.cms.gov/files/document/11022-faqs-otc-testing-guidance.pdf

Note, Medicare members are not eligible under the mandate since they are covered under Medicare Part B.