

**Applies to:** Commercial Markets, Fully Insured and Self-Insured Business

## **Coverage for Over-the-Counter, At-Home COVID-19 Tests**

Horizon health plans have always covered testing to diagnose a COVID-19 infection when a doctor orders the test. Now, beginning **January 15, 2022**, Horizon health plans will cover up to eight over-the-counter (OTC) at-home tests per member every 30 days when the tests are used to diagnose a COVID-19 infection. Members do not need a doctor to prescribe these at-home tests. This coverage will be available through the end of the federal Public Health Emergency (PHE) period.

This new coverage requirement applies to fully insured and self-insured business in the Commercial markets. Horizon will administer the coverage to our fully insured members, as well as to our self-insured accounts that have prescription drug benefits with us through our pharmacy benefits manager (PBM), Prime Therapeutics LLC. Self-insured accounts that carve out prescription drug benefits will work with their contracted PBM to administer this coverage to their beneficiaries.

Testing ordered by a doctor and performed at clinical laboratories as part of an individualized clinical assessment to diagnose a COVID-19 infection is not affected by this new coverage requirement; these tests continue to be eligible for coverage with no member out-of-pocket costs.

Any test for surveillance purposes (for example, testing required to go to work or school, for travel or for some other reason not related to illness) is not covered by insurance.

### **How to Get OTC At-Home Tests Through Horizon Coverage**

Beginning **January 15, 2022**, eligible members can go to a retail pharmacy and obtain up to eight tests at the pharmacy counter without member cost sharing when the tests are used to diagnose a COVID-19 infection. In addition, many pharmacies, including retail, can ship over-the-counter, at-home COVID-19 test kits to eligible members. Every eligible member, including covered dependents, may obtain up to eight tests every 30 days.

Regardless of how members get the tests — retail or online — they will be eligible to purchase

up to eight tests per member every 30 days. However, due to supply and demand, pharmacies and online retailers may limit the number of tests purchased at one time.

Members who buy the tests at the pharmacy counter or through in-network mail order pharmacies, do not need to submit claims.

Members who choose to pay out of pocket and buy tests to diagnose a COVID-19 infection outside of the arrangements we made will need to submit a pharmacy claim form to Prime Therapeutics LLC for reimbursement. The pharmacy claim form will be available on [HorizonBlue.com/forms](https://HorizonBlue.com/forms). Members will be reimbursed for the cost of the test or \$12 per test, whichever amount is lower.

### **Which OTC At-Home COVID-19 Tests Are Covered?**

At-home COVID-19 tests that are authorized by the U.S. Food & Drug Administration (FDA) as Over-the-Counter (OTC) are covered. These tests are given at home and the results are read at home, without involving a doctor, other health care professional or lab.

We encourage our members to follow the advice of all respected public health experts to get vaccinated and boosted. Vaccination is the most effective action we can take to protect ourselves, our families and our communities. As a reminder, the COVID-19 vaccines are available to members at no cost.

If you have questions, please contact your Horizon sales executive or account manager.



Prime Therapeutics LLC is a pharmacy benefit management company, contracted by Horizon Blue Cross Blue Shield of New Jersey to provide pharmacy benefit management services. Horizon Blue Cross Blue Shield of New Jersey, as well as several other independent health plans, has an ownership interest in Prime Therapeutics.

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