

The Centers for Medicare and Medicaid (CMS) recently released new guidance for health plan coverage of some Covid-19 tests and treatments. Vantage has compiled this FAQ document to explain and address this new guidance.

## **At-Home Covid-19 Tests**

### **1.) Will Vantage pay for at-home Covid-19 tests?**

- **Commercial and Metal/Marketplace members are eligible to receive at-home Covid-19 tests for no cost share.** Quantity limits apply (see #2 below).
- **Medicare Advantage and Short Term members are not currently eligible to receive \$0 at-home Covid-19 tests over-the-counter at pharmacies or through retailers.** As an alternative, a new federal program allows up to 4 at-home tests to be mailed to your home by ordering online at [covidtests.gov](https://www.covidtests.gov). Medicare Advantage members can still receive diagnostic tests through providers for \$0.

### **2.) How many at-home Covid-19 tests can eligible Commercial/Metal/Marketplace members receive?**

8 tests per member per 30-day period is the limit. Some tests come in kits that include 2 or 3 tests. The limit is 8 individual tests; fewer than 8 kits may be covered per member for each period.

### **3.) Do I need a prescription from a provider?**

No, Covid-19 tests are now available over-the-counter at pharmacies and other retailers. No prescription or provider is needed.

### **4.) Where can I purchase an at-home Covid-19 test?**

Unfortunately, many retailers are struggling to keep these tests in stock. They could be found in the cold and flu medication aisle or behind the counter at your local pharmacy, online and at other general retail stores like Wal-Mart, Brookshires, Kroger, Target, and other chain retailers. Be sure to purchase FDA- or EUA-approved tests from credible businesses.

If you purchase an at-home test through an in-network pharmacy, the pharmacy will bill Vantage directly for your test with no cost to you. If you purchase outside of an in-network pharmacy or through some other retailer, you will need to provide valid proof of purchase and complete a Covid-19 Test Reimbursement form to be reimbursed (see #5 below).

### **5.) How do I request reimbursement for at-home Covid-19 tests?**

Tests purchased through a pharmacy and submitted as a pharmacy claim do not require reimbursement. Those claims will process with \$0 member cost share automatically.

If you purchase tests through a retail outlet or online, Vantage's pharmacy benefits manager, Navitus Health Solutions will process your reimbursement. Please follow this process:

- Keep all original receipts that show your purchase of the test(s). You must submit proof of purchase to be reimbursed. Please mark on your receipt the line item where your test and its price are listed. If you purchased multiple tests, please note which members received them (for example: mom purchased tests for both herself and her dependent).
- Download and print the **OTC-COVID 19 At Home Test Claim Form** from [www.navitus.com/Navitus.Web/media/pdf/OTC-Covid-19-At-Home-Test-Claim-Form.pdf](https://www.navitus.com/Navitus.Web/media/pdf/OTC-Covid-19-At-Home-Test-Claim-Form.pdf), call Vantage's Member Services department at 888-823-1910, or email [MemberServices@vhpla.com](mailto:MemberServices@vhpla.com) to request for a form to be sent to you.

- Complete the OTC-COVID 19 At Home Test Claim Form for each member for which you purchased tests. These form(s) must be complete to process your reimbursement.
- Submit your original receipt(s) and OTC-COVID 19 At Home Test Claim Form to Navitus by mail, fax or email:
  - Mail - Navitus Health Solutions P.O. Box 999 Appleton, WI 54912-0999
  - Fax - (920) 735-5315 / Toll-Free (855) 668-8550
  - Email - [ManualClaims@Navitus.com](mailto:ManualClaims@Navitus.com)
- Reimbursements may take up to 30 days to process. A check will be mailed from Navitus to the submitting member.
- Any reimbursement requests received by Vantage will be reviewed and forwarded to Navitus for processing.

**6.) How much will I be reimbursed?**

Vantage will reimburse **up to \$12 per test** with a valid proof of payment and Covid-19 Test Reimbursement form. Tests purchased through a pharmacy and submitted by a pharmacy as a claim are not reimbursable as there will be no out-of-pocket cost for you. Any shipping or tax costs and the cost of the tests will be included in the maximum \$12 you are reimbursed. If you paid less than \$12, you will be reimbursed what you paid.

**7.) What if I have a Health Savings Account and want these test costs to count toward my account?**

Keep your receipt and contact your HRA account team to track your expenses.

**8.) If I need more than the 8 tests allowed per month, what do I do?**

Tests purchased beyond the allowed 8 tests per member per month are not payable by Vantage. You will pay for those tests out-of-pocket.

**9.) If my at-home test shows a positive result, what should I do?**

Contact your primary care provider for next steps. He/she may request that you visit a clinic for a PCR lab test, which may take a few days to receive results.

General information from CMS about accessing at-home tests is available at these websites:

[www.cms.gov/how-to-get-your-at-home-OTC-COVID-19-test-for-free](http://www.cms.gov/how-to-get-your-at-home-OTC-COVID-19-test-for-free)

[www.whitehouse.gov/briefing-room/statements-releases/2022/01/14/fact-sheet-the-biden-administration-to-begin-distributing-at-home-rapid-covid-19-tests-to-americans-for-free/](http://www.whitehouse.gov/briefing-room/statements-releases/2022/01/14/fact-sheet-the-biden-administration-to-begin-distributing-at-home-rapid-covid-19-tests-to-americans-for-free/)

## **Covid-19 Antiviral Pills (Paxlovid and Molnupirvir)**

### **1.) Will Vantage pay for the new Covid-19 antiviral pills?**

- Commercial and Metal/Marketplace members may receive these medications with a prescription from your provider. These medications are covered as Preventive/Tier 6 drugs for Commercial and Metal/Marketplace members at \$0 cost share.
- Short Term plans do not include prescription drug coverage; therefore, Short Term members will pay the full cost of these medications at the pharmacy.
- **Medicare Advantage members may receive these medications at \$0 cost share. Prior-authorization and a prescription from your provider will be required. Vantage will pay the \$6 dispensing fee at the pharmacy, but the pills themselves are \$0 for Medicare Advantage members.**

### **2.) Which pharmacies carry these medications?**

Check with your usual local pharmacy! Many pharmacies are starting to receive stocks of these medications.

### **3.) Is there a limit on these medications?**

Yes. These medications are covered for a 30-day supply of one of the available antiviral medications.

### **4.) Are these antiviral pills helpful?**

Our medical management team recommends these pills to limit the viral symptoms and decrease additional viral spread. We do encourage quarantining and masking as additional measures for members to limit additional spread.