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Blue Cross and BCN respond to new government requirement for at-home testing coverage



What you need to know

Recently, the federal government issued new requirements for commercial market plans and insurers to reimburse members for at-home rapid diagnostic COVID-19 tests purchased beginning Jan. 15, 2022, through the end of the public health emergency. This new program does not require member cost sharing or a health care provider's order.

In order to have a program in place that meets the federal requirements on Jan. 15, we are using our existing reimbursement process but with updated forms for the member. This is an interim step we're doing to meet the federal requirements; more information will come as new details emerge.

Here are the details about the new program:

- The new program allows for the reimbursement for up to eight at-home rapid diagnostic COVID-19 tests per member every 30 days. (Note: This is the number of total tests. If a member purchases a kit with two tests in it, that counts as two tests.)
- Tests must be purchased on or after Jan. 15, 2022, to qualify for the new program.
- The tests must be authorized by the U.S. Food and Drug Administration. The FDA lists all authorized tests on its website, but there are steps members need to take to find them:
 - Qualifying tests include over-the-counter antigen or molecular tests.
 - A list of FDA-authorized antigen tests is located [here](#).
 - A list of FDA-authorized molecular tests is located [here](#).
 - To see a list of at-home tests that are payable, members will need to type "OTC" in the search box on the web pages. That will bring up a list of tests that are part of the at-home rapid diagnostic COVID-19 reimbursement program. (Please note: The BinaxNOW test in the antigen page which is listed as "Telehealth Proctor Supervised" is **not** reimbursable under this program.)
- The new program is for self-funded and fully insured commercial health plan members only and does not include Medicare Advantage plans.
 - Blue Cross Blue Shield of Michigan and Blue Care Network Medicare Advantage members currently can get one test without an order from a licensed health care provider. All subsequent tests must be ordered by a licensed health care provider.

- The new program does not cover tests used for employment purposes.

How will the new program work for members?

Blue Cross and BCN members will be able to continue to fill out an online form and mail it in (along with receipts) after purchasing the at-home rapid diagnostic COVID-19 tests. Members can find the online form [here](#). There is a link to it on bcbsm.com/coronavirus, under the testing question, or it is available through the member account. The form will be updated to comply with the federal program. Once we get qualifying forms from members, we will mail checks to them. Here are the specific steps:

- Members should fill out the form, attach receipts and submit the form online or mail the form to us. We will then input the form for claims processing and mail a check back to the member if the submission qualifies.
- Our intent is to process these claims as soon as possible; however, due to ongoing mail delays and without knowing the volume of requests we will receive, it could take up to 60 days for members to receive reimbursement.

We appreciate your patience as we work through additional details, and we will share more information as it becomes available.

Action item

Share this information with your clients as appropriate.

Questions? Contact your Blue Cross sales representative or managing agent.