



How to claim your free at-home COVID-19 tests or seek reimbursement if you purchase the tests

The City of Memphis wants to help employees stay safe during the COVID-19 pandemic. We are providing this information to explain your options to receive at-home, rapid COVID-19 antigen test kits for free or at a lower cost. We've also included a list of frequently asked questions.

Three ways to access at-home, rapid COVID-19 tests

1. Order free test kits from U.S. government website: covidtests.gov.
2. Use your BlueCross BlueShield of Tennessee (BCBST) insurance card at an in-network pharmacy to receive up to 8 rapid COVID-19 test kits at no cost.
3. Purchase test kits from an out-of-network pharmacy or retailer; file for reimbursement of a portion of the cost.

How it works

Order online from the federal government

- The federal government recently launched a website that provides up to 4 free tests (two boxes) to any household in the United States.
- The tests will be shipped to your home typically within 7-12 days.
- Visit covidtests.gov to order.

Receive test kits for free from an in-network pharmacy

- Present your BCBST insurance card at an in-network pharmacy to receive up to 8 COVID-19 rapid tests per covered member at no cost.
- In-network pharmacies include CVS, Walgreens and Kroger. For a complete list, go to bcbst.sapphirecaresselect.com
- This option is only for antigen tests that can produce results within a few minutes. Others that require a mobile app or lab diagnosis are not eligible.

Purchase tests/File for reimbursement

- If you purchase a test kit from an out-of-network pharmacy, the federal government allows insurance companies to reimburse you up to \$12 per kit.
- Most kits include at least two tests. The lowest price is typically \$19.99, so there will be some out-of-pocket expense.
- Submit a reimbursement form either online or by mail.
- It typically takes up to 30 days to receive a response to your reimbursement request.

Frequently Asked Questions

Do I need a prescription for an at-home, rapid COVID-19 test?

No. You do not need a prescription or a note from your doctor to get the tests.

How can I get an at-home COVID-19 test?

- You can request two boxes of test kits from the federal government at covidtests.gov
- Pick up at an in-network pharmacy with your BlueCross BlueShield insurance card. Visit: bcbst.sapphirecareselect.com to find an in-network pharmacy.
- Purchase anywhere and seek reimbursement online or by mail. (See directions below.)

***NOTE:** Because of the Omicron variant, at-home COVID-19 tests are in high demand. Supplies may be limited. Also, CVS Caremark® Mail Service Pharmacy does not carry at-home COVID-19 tests.*

Can I use an at-home COVID-19 test as a return-to-work test after a positive COVID diagnosis?

No. At-home tests are for personal use. They cannot be used for any return-to-work testing or work-related testing.

How do I get a return-to-work test?

You must go to a healthcare provider who will administer a more comprehensive test to make sure you no longer have the virus. You can visit a City of Memphis health clinic or your primary care doctor for the test. These tests are sent to a lab, so it may take a couple of days for the result.

Can I get reimbursed if I purchase a test that requires a lab to determine results?

No. At-home tests that must be sent to a lab for results are not eligible for reimbursement. However, if your medical provider orders this type of test, it will be covered under your medical benefits.

How do I get reimbursed?

You must fill out a form online or mail in a completed form. (See details below.)

To be reimbursed, you will need to include:

- Your mailing address (to send your reimbursement check).
- The number and type of tests you purchased. (You may purchase up to 8 tests for each covered member)
- The place you purchased the tests.
- A copy of your receipt dated Feb.1, 2022 or later. (It's okay if there are other items on the receipt. You will only be reimbursed for the tests.)
- For reimbursement of tests purchased between Jan 15-31, 2022, use this form: www.bcbst.com/docs/COVID-19-at-home-testing-reimbursement-form.pdf
- Mail the completed form along with the original receipt and UPC label (barcode cut out from each box) to the address at the bottom of the form.
- If you have additional questions, contact BlueCross BlueShield customer service at 1-888-796-0609. The number is also listed on your insurance card.

You do not need to submit:

- A prescription from your doctor.
- The results of your test.

When will I receive reimbursement?

You should receive a response to your request within 30 days.

Which at-home COVID-19 tests will I be reimbursed for?

The federal government has not issued a list of specific tests that are eligible for reimbursement. However, under the current guidelines, tests are eligible if:

- They are purchased without a prescription.
- You can administer the test and read the results yourself without the help of a healthcare provider.

Eligible at-home tests are ones that show results within a few minutes. They include single-use, cartridge-based tests such as FlowFlex, BinaxNOW or On/Go.

Which tests aren't eligible for reimbursement?

You won't be reimbursed for tests that:

- Must be sent to a lab such as Pixel by Labcorp or myLAB Box.
- You can't administer and read yourself.
- Require a healthcare professional (doctor or nurse) to administer or read the test such as most polymerase chain reaction (PCR) tests, which take several days to get results.

***NOTE:** We are waiting for information from the federal government about reimbursement on tests that require a hub, machine, or mobile app to get results. These tests are not eligible for reimbursement at this time but could be in the future.*

Can I get reimbursed for a polymerase chain reaction (PCR) test?

No. At this time, PCR home collection kits that are sent to a lab are not eligible for reimbursement. If your doctor orders one it can be filed under your medical benefits.

Is there a limit to how many at-home COVID-19 tests are covered?

Your plan covers up to 8 at-home COVID-19 tests for each person on your insurance, covered. The tests must be purchased within a 30-day period.

- If you purchase a multi-pack, each test in the package counts as one. For example, if you get boxes that contain two tests, then you can get a total of four boxes for each person covered under your health insurance plan. Note: there is no limit on the number of tests if they are ordered by your doctor or other healthcare provider.
- You do not need a prescription from your doctor to get reimbursed for your test.
- Tests must be used to see if you or a covered family member has a COVID-19 infection.

How much will I be reimbursed?

You will be reimbursed a maximum of \$12 for each box of at-home tests you purchase or less depending on how much you paid.

Will I be reimbursed for the taxes or shipping of COVID tests?

No. Taxes and shipping costs are not eligible for reimbursement.

Why am I only being reimbursed \$12?

The U.S. government has placed a \$12 reimbursement limit on plans that let members get tests with no up-front, out-of-pocket costs. Under your prescription plan, you can get tests with no out-of-pocket costs at any pharmacy in the CVS Caremark retail pharmacy network. The network includes Walgreens, Kroger and other pharmacies. Visit bcbst.sapphirecareselect.com to see which pharmacies are in-network.

What if my in-network pharmacy says it can't process my COVID-19 test kit purchase at this time?

If this happens, you can pay for the test, then submit a request for reimbursement. However, you will probably not be reimbursed for the full amount.

***NOTE:** If you want to get your COVID-19 test kits at no cost using your insurance card, call or visit another in-network pharmacy to see if they have the rapid COVID-19 test kits.*

How to get reimbursed if you purchase tests from an out-of-network pharmacy or retailer

OPTION 1 – ONLINE

Step 1:

Log into your BlueCross BlueShield account at BCBST.com.

Step 2:

Click the “**Pharmacy**” tab at the top.

Step 3:

Click “**Manage Your Prescriptions**” in the middle of the pharmacy page.

Step 4: Click the caremark.com link.

***Note:** CVS/Caremark is the City's primary benefit management company. That means it manages our prescription benefits. CVS is also one of our network providers. CVS will process your claim for reimbursement for test purchases from **any** out-of-network pharmacy or retailer.*

- If you are already registered with CVS/Caremark, the link will take you directly to the CVS/Caremark member page.
- If you are not registered with CVS/Caremark, you will be asked to register after clicking the caremark.com link.

Step 5:

After you are registered, click the “**Plan & Benefits**” tab.

Step 6:

Select “**submit prescription claim.**”

OPTION 2 – BY MAIL

Complete this document by clicking on this link and follow the instructions on the form:

<https://totalrewards.memphistn.gov/wp-content/uploads/2022/02/OTC-COVID-Test-Paper-Claim-Form.pdf>

Note: You will need your original receipt.

If you have questions about coverage for over-the-counter COVID-19 tests or your pharmacy benefits, please call 888-796-0609.