

**From:** [HealthTrust Executive Director](#)  
**Subject:** Coverage for At-Home COVID-19 Tests  
**Date:** Thursday, January 13, 2022 4:29:41 PM [Fwd-](#)  
**Attachments:** [ready At home test Medical Enrollees.docx](#)

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Beginning January 15, 2022, the Biden-Harris Administration is requiring insurance companies and group health plans, including most of HealthTrust's health plans, to cover the cost of FDA-authorized, over-the-counter, at-home COVID-19 tests. Guidance for this coverage was released Monday, January 10, 2022. We are actively reviewing this guidance and are working with our vendor partners on more effective solutions. In the interim, we wanted to provide you with a timely overview of both the guidance and the claims process that will be available beginning on Saturday. We will continue to keep you informed as new information becomes available.

The guidance generally provides that individuals who purchase over-the-counter (OTC) COVID-19 tests during the public health emergency, with or without an order by an attending health care provider, will be able to seek reimbursement from their group health plan or health insurance issuer. Health plans and insurance companies are now required to cover the full cost of up to eight over-the-counter, at-home tests per covered individual per month **that are purchased on or after January 15th**. Please note, this counts each test individually, even if they are packaged as multiple tests (i.e., a single box that contains two tests, counts as two tests). Coverage is not available for tests used for employment purposes. There is no limit on the number of tests, including at-home tests that are covered if ordered or administered by a health care provider following an individualized clinical assessment, including for those who may need them due to underlying medical conditions.

At this time, individuals with HealthTrust health coverage can purchase tests from any retail or online vendor, paying for the tests in full and then submitting for reimbursement under their medical coverage. Covered individuals would utilize the standard Subscriber Claim Form and as with all claims submissions, need to provide an itemized receipt for the tests in order to be reimbursed for the cost of the test. **There is not currently an ability to obtain coverage directly without the need to submit a paper claim for reimbursement.** HealthTrust continues to explore additional options for this coverage requirement.

Please note that these new coverage requirements and the availability of reimbursement for over-the-counter, at-home COVID tests do not apply to Medicare or Medicare Supplemental Plans, including HealthTrust's Medcomp

Three plan. Instead, the guidance provides that the Federal Government is making up to 50 million free, at-home tests available at community health centers and Medicare-certified health clinics for this covered population.

We will continue to monitor these regulations regarding the COVID-19 at-home test coverage requirements as well as the process for obtaining these tests or reimbursement for these tests and will provide updates as information becomes available. We remain committed to providing the coverage and support Member Groups need and will continue to work with our vendor partners to find solutions that will make this process easier for covered individuals.

We encourage you to use the attached forward-ready email to send to your employees and retirees with HealthTrust medical coverage to keep them informed regarding this coverage update. **Please be sure to use the blind copy feature to preserve privacy protection.** We also ask that you promote the use of the Secure Enrollee Portal (SEP) which provides covered individuals easy access to the most up-to-date coverage information and resources, including a COVID-19 tile that has links to this important information and the Subscriber Claim Form. Having access to this information, their coverage documents and ID cards, and other benefit resources is especially important during this difficult time.

If you have any questions or concerns, please send us a secure message by logging in to your account on the Secure Member Portal and clicking on "Message Center," or contact HealthTrust Enrollee Services at 800.527.5001 or [enrolleeservices@healthtrustnh.org](mailto:enrolleeservices@healthtrustnh.org).

Sincerely,

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