

Know Your Benefits



Brought to you by: Ollis/Akers/Arney Human Resources Consulting

How to Get Your Free At-home COVID-19 Tests

If you participate in a health plan—through your employer or otherwise—you are likely eligible for free, over-the-counter COVID-19 tests for home use.

Depending on your plan, your COVID-19 tests will be paid for directly by insurance, or you will be reimbursed later for the cost. Your human resources (HR) department should be able to tell you which applies to you.

Keep reading to learn more about this cost-saving opportunity.

Up to what price is covered?

In many instances, insurance companies are only required to reimburse you at a rate of up to \$12 per individual test (or the cost of the test if it's less than \$12). This is typically the case when your insurance company has specific locations they want you to get your test from.

However, if your insurance company doesn't specify where you may get a COVID-19 test, you may be able to be reimbursed for your full test cost, even if it exceeds \$12. In all cases, keep your receipts!

Speak with HR to learn more about your plan's cost limits and preferred purchasing locations.

Do I need to purchase the test at a certain location for it to be free?

Your employer may have specific locations (e.g., pharmacies) where you can pick up a free test that is paid for directly by your insurance. HR will be able to tell you.

However, you can also purchase a COVID-19 test from anywhere you like (i.e., online or in-person at a store) and still be reimbursed up to \$12 for the test (or more, depending on your plan). Be sure to keep your receipts in order to be reimbursed.

How will I be reimbursed for my test?

If you need to be reimbursed for a COVID-19 test (i.e., it was not free at the point of sale), keep your receipts. Then, reach out to HR—they will be able to tell you how to submit the receipt for reimbursement from your insurance company.

How long will reimbursement take?

Reimbursement is typically prompt, but it may vary. HR may be able to provide a more accurate time estimate.

What if I cannot afford to pay for a test upfront and wait for reimbursement?

There are a number of low- or no-cost COVID-19 testing options. You can find community-based testing sites [here](#).

Alternatively, COVID-19 tests are also available without cost sharing or limitations to covered individuals when administered by a health care provider (e.g., a nurse, doctor or pharmacist).

Can I be reimbursed for past COVID-19 tests I purchased?

Insurance companies are only obligated to reimburse you for COVID-19 tests purchased on or after Jan. 15, 2022. Any tests bought before then are not covered.

However, while the answer will generally be no, you still can speak with your plan sponsor about potential reimbursement for COVID-19 tests you bought previously.

Is there a limit on the number of tests I can be reimbursed for?

Your plan is required to provide reimbursement for eight tests per month, regardless of whether the tests are bought all at once or at separate times throughout the month.

My workplace requires weekly COVID-19 testing. Can I be reimbursed for these tests?

Plans are not required to provide coverage for testing (including at-home COVID-19 tests) that is for employment purposes.

Speak with HR to learn more about your employer's testing requirements and your potential related costs.

Where can I learn more?

If you have any questions about the information in this article, reach out to HR or contact us at (800) 256-7310.

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