

Coverage for Over-the-Counter Tests

January 14, 2022

Beginning Jan. 15, 2022, BlueCross® BlueShield® of South Carolina and BlueChoice® HealthPlan will reimburse members for the purchase of over-the-counter COVID-19 diagnostic tests authorized by the U.S. Food and Drug Administration. Your clients can purchase tests at local retailers or online. Please review the FAQs below for more information on which purchases are eligible and how to get reimbursed.

If your clients would like to file for reimbursement for the purchase of over-the-counter COVID-19 tests, they can download the member reimbursement form on the website on the back of their member ID card.

Note: For Medicare Advantage members, they need to call the customer service number on the back of their ID card to discuss their options for COVID-19 testing coverage.

Where can my clients purchase eligible over-the-counter COVID-19 tests?

They can purchase tests at local retailers or online.

Do my clients need to buy a certain type of test?

Tests must be authorized, cleared or approved by the U.S. Food and Drug Administration. [See the list of qualifying tests.](#)

Will there be any out-of-pocket costs?

Members will pay for their tests out of pocket and file for reimbursement. With proper documentation, we will reimburse them in full.

How can my clients file a claim for reimbursement?

Here's the reimbursement process:

1. Save their purchase receipt(s) and cut out the UPC code(s) on the test box(es).
2. Visit the website on the back of their ID card to download and print the reimbursement form(s). They will need one form for each plan-covered individual who will be using the test.
3. Mail the form(s), along with the UPC code(s) and receipt(s), to the address on the form.

If they don't send in complete documentation, we will return the form with a request for additional information. To process the claim, the physical copy of the product barcode is required. They must mail in the required documentation.

When should my clients expect to receive payment? Is there a way to check on the status of a claim?

The processing standard for claims is 30 days. Your clients can log into My Health Toolkit® to see the status of their claims. We will send out reimbursements in the form of checks.

Will BlueCross and BlueChoice reimburse my clients for sales tax and shipping costs?

Yes. They will need to include these expenses with their documentation.

Will BlueCross and BlueChoice reimburse my clients for over-the-counter COVID-19 tests they bought before Jan. 15, 2022?

No. We will reimburse them for over-the-counter COVID-19 tests they purchased **on or after** Jan. 15, 2022, only.

What if my clients can't afford the upfront cost of purchasing an over-the-counter COVID-19 test?

Many communities offer free COVID-19 testing. [Here is a list of sites.](#)

Do my clients need to see a doctor to qualify for a covered over-the-counter test?

No. We will provide reimbursement for eight over-the-counter, self-administered tests per 30-day period for each covered individual on the plan. COVID-19 tests ordered or given by health care providers do not count against the monthly maximum of eight tests per member.

Is there a limit to how many over-the-counter tests the member's insurance will cover?

We will provide reimbursement for eight over-the-counter tests per 30-day period for each covered individual on the plan.

How will BlueCross and BlueChoice count multiple tests sold together in one package?

We will count each test separately, even if tests are sold together in one package. For example, a package containing eight tests would count as eight tests, not one.

Will BlueCross and BlueChoice cover tests for members whose employers require them to be tested?

We will not cover tests purchased for this reason. Members who need tests to comply with workplace requirements can take advantage of free COVID-19 testing in their communities. [Here is a list of sites.](#)