

New Jersey Division of Pensions & Benefits
State Health Benefits Program – School Employees’ Health Benefits Program
In-Home COVID-19 Test Benefit – Questions & Answers

Q. What is happening?

A. On January 10, 2022, the Biden administration issued guidance requiring group health care plans and insurers to provide coverage of over-the-counter (OTC) in-home COVID-19 diagnostic tests.

Q. When can I get COVID-19 diagnostic tests?

A. Coverage of the cost of OTC in-home COVID-19 diagnostic tests begins as of January 15, 2022.

Q. Who can get the COVID-19 diagnostic tests?

A. OptumRx will cover the cost of OTC in-home COVID-19 diagnostic tests for active and non-Medicare eligible members of the State Health Benefits Program (SHBP) and School Employees’ Health Benefits Program (SEHBP) who have SHBP/SEHBP-provided prescription drug coverage through OptumRx.

Q. What if I don’t have SHBP/SEHBP prescription drug coverage through OptumRx?

A. Local government and local education employees whose employers provide a private (non-SHBP/SEHBP) prescription drug plan should contact their prescription drug plan directly to determine how that plan is covering the cost of OTC in-home COVID-19 diagnostic tests. These employees cannot process the COVID-19 test benefit through OptumRx or the SHBP/SEHBP medical plans.

Q. What about SHBP/SEHBP members with Medicare?

A. Medicare will cover up to eight (8) free, OTC in-home COVID-19 tests each calendar month. Tests are covered under Medicare Part B, so you may need to show your Medicare card to get your free COVID-19 tests (even if you have a Medicare Advantage Plan or Medicare Part D plan). For more information and a list of participating pharmacies, see: www.medicare.gov/medicare-coronavirus

Q. Where can I get COVID-19 diagnostic tests?

A. Eligible SHBP/SEHBP members can go to a pharmacy, other stores, or to an online retailer to purchase OTC in-home COVID-19 diagnostic tests authorized by the U.S. Food and Drug Administration (FDA). *Members are encouraged to use OptumRx In-Network pharmacies* to avoid reimbursement delays or added cost when using out-of-network vendors.

• **IN-NETWORK:**

1. Eligible SHBP/SEHBP members can present their OptumRx card to the pharmacist at a participating pharmacy to obtain OTC in-home COVID-19 diagnostic tests at no cost. See “Where can I get a test kit?” on the [OptumRx website](#).
2. Order at-home tests through the Optum Store by signing into optumrx.com. Tests are available from the Optum Store for a \$0 copayment; however, members will be responsible for shipping costs on orders under \$45 based on the OptumRx unit cost.

- **OUT-OF-NETWORK:** Eligible SHBP/SEHBP members who obtain OTC in-home COVID-19 diagnostic tests from a non-network pharmacy, other stores, or an online retailer can be reimbursed by OptumRx at a rate of up to \$12 per individual test (or the cost of the test, if less than \$12). For out-of-network purchases, the member is responsible for any cost above the \$12 maximum reimbursement.

Members who purchase COVID-19 diagnostic tests online will be responsible for any shipping or handling costs for home delivery.

Q. Do I need a prescription to get COVID-19 diagnostic tests?

A. The in-home COVID-19 diagnostic tests approved under the program are over the counter and do not require a prescription.

Q. How many COVID-19 diagnostic tests can I obtain?

A. There is a quantity limit of eight (8) units per covered member per calendar month under the benefit. A family of 4 would be eligible for 32 tests a month.

Q. Can I obtain more than one COVID-19 diagnostic test at a time?

A. OptumRx will provide reimbursement for up to eight (8) tests per month for each individual on the plan, regardless of whether the tests are ordered all at once or at separate times throughout the month.

Q. How often can I get more COVID-19 diagnostic tests?

A. The maximum benefit of eight (8) units per covered member resets on the first of every calendar month. If fewer than the maximum monthly number of tests are obtained, unused portions of the benefit *cannot* be rolled over month to month.

Q. Which COVID-19 diagnostic tests are available?

A. Currently, OptumRx will cover U.S. Food and Drug Administration authorized OTC in-home COVID-19 diagnostic tests:

Product ID	Product Label
82607066026	Flowflex Kit Home Tst
14613033968	Quickvue Hom Kit Covid-19
14613033972	Quickvue Hom Kit Covid-19
56964000000	Ellume Cov19 Kit Home Tes
11877001140	Binaxnow Cov Kit Home Tes
08337000158	Inteliswab Kit Covid-19
50021086001	Ellume Cov19 Kit Home Tes
60006019166	On/Go Covid Kit Antigen
82607066027	Flowflex Kit Test

Only listed FDA-approved OTC COVID-19 antigen tests are available under this benefit. COVID-19 antibody tests for use following infection are not covered.

Q. What if my pharmacy does not have COVID-19 diagnostic tests available?

A. Benefits under the plan are subject to test availability. OptumRx and the SHBP/SEHBP are not responsible for a pharmacy or other provider COVID-19 diagnostic test inventories or for delivery delays of tests or test results ordered by mail.

Q. What if buy a COVID-19 diagnostic test on my own?

A. If you purchase approved COVID-19 diagnostic tests from a non-network pharmacy, other stores, or an online retailer, be sure to save your receipt(s) to submit for reimbursement.

Reimbursement requests can be submitted to OptumRx. Visit [OptumRx.com/testinfo](https://www.optumrx.com/testinfo) to request reimbursement online or to print a mail-in reimbursement form. Eligible reimbursements will be processed at a rate of up to \$12 per individual test (or the cost of the test, if less than \$12). For out-of-network purchases, the member is responsible for any cost above the \$12 maximum reimbursement.

Members who purchase COVID-19 diagnostic tests online will be responsible for any shipping or handling costs for home delivery.

Q. Can I be reimbursed for COVID-19 diagnostic tests I previously purchased?

A. The benefit only covers OTC in-home COVID-19 diagnostic tests purchased *on or after* January 15, 2022. COVID-19 diagnostic tests purchased before January 15 are not eligible for reimbursement.