



BlueCross BlueShield of Montana

COVID-19 At-Home Test Coverage



We are covering COVID-19 at-home tests at no cost to you starting January 15, 2022.

If you have employer, individual or family plan health care and prescription drug benefit coverage with Blue Cross and Blue Shield of Montana (BCBSMT), we will be covering FDA-authorized diagnostic test kits if purchased from an in-network pharmacy.*

Where can I buy a COVID-19 at-home test?

You can purchase tests at over 65,000 pharmacies nationwide or order them online to be shipped directly to your home. Find a list of network pharmacies at bcbsmt.com/covid-19. Or, you can call the BCBSMT Customer Service number listed on your member ID card to help find a location near you.

How do I pay for an at-home test?

The easiest way is to buy at-home tests at the pharmacy counter. Ask the pharmacist to submit the claim to Prime Therapeutics under your pharmacy benefit. You may have to show your member ID if you have not used that pharmacy before.

If you don't go to the pharmacy counter and instead use the regular checkout counter, or, if your pharmacy isn't set up to file the claims, you will have to pay for the test kits. You can file a claim to be reimbursed up to \$12 per test, up to 8 tests every 30 days per covered member. This is also true if you buy them from an approved online retailer.



How do I get reimbursed by filing a claim?

If you have BCBSMT pharmacy benefits but paid out of pocket at your pharmacy, online or at a local retailer:

- You can find prescription drug claim forms on our website at bcbsmt.com/covid-19. Follow the submission instructions on the form to fill out your request.
- Mail the form with the cash register receipt for your purchase attached.
- Use a separate form for each member.

Here are some other things to keep in mind about coverage for COVID-19 at-home test kits:

- Only FDA-authorized at-home or over-the-counter (OTC) antigen diagnostic tests may be covered under your pharmacy benefit. These tests don't need a prescription and a lab to read the results. If you aren't sure if a test kit is FDA-approved or covered, ask your pharmacist for help.

- We will pay for 8 at-home tests per covered member every 30 days. You may buy more than 8 tests, but only 8 will be covered. Tests kits may be packaged with one test or more than one test per package. Check the number of tests in each test kit at the time of purchase, as each test will count toward the 30 day limit of 8 tests.
- OTC tests needed for work, school, travel or recreational events may not be covered unless you have symptoms or have been exposed.
- Talk to your health care provider with any questions. Your doctor or pharmacist can answer questions about COVID-19 at-home testing and if you need more urgent medical care.
- Be aware of scammers. Criminals are using COVID-19 as a chance to commit health care fraud. Be wary if you get a call about COVID-19 and guard your private information.

For other resources and information about COVID-19 and you, visit our COVID-19 website at bcbsmt.com/covid-19. The Centers for Disease Control and Prevention has more information about COVID-19 At-Home Testing.

* If you are a member whose prescription drug plan is not administered through BCBSMT, please contact your health plan administrator for more information.

BCBSMT contracts with Prime Therapeutics to provide pharmacy benefit management and related other services. In addition, contracting pharmacies are contracted through Prime Therapeutics. The relationship between BCBSMT and contracting pharmacies is that of independent contractors. BCBSMT, as well as several independent Blue Cross and Blue Shield Plans, has an ownership interest in Prime Therapeutics.

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