Coverage for Over-the Counter Tests

Beginning Jan. 15, 2022, PAI will process submitted claims for reimbursement by the group health plan to eligible members for the purchase of over-the-counter COVID-19 diagnostic tests that have been authorized, cleared or approved by the U.S. Food and Drug Administration. Members can purchase tests at local retailers or on line. Please review the FAQs below for more information on which purchases are eligible and how to get reimbursed.

If members 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.

Where can members purchase over-the-counter COVID-19 tests?

Members can purchase tests at local retailers or online.

Do members 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 to the member?

Members will pay for their tests out of pocket and file for reimbursement. With proper documentation, the cost of the test will be reimbursed with no out of pocket to the member.

How do members file for reimbursement?

Here's the reimbursement process:

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

If members 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 members expect to receive payment? Is there a way to check on the status of a claim?

PAI's processing standard for claims is 30 days. Members can login to the PAI's Member Portal to check the status of their claims. We will send out reimbursements in the form of checks.

Will PAI process submitted claims for reimbursement for sales tax and shipping costs to the member?

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

Will PAI process submitted claims for reimbursement of over-the-counter COVID-19 tests members bought before Jan. 15, 2022?

No. PAI will process submitted claims for reimbursement by your group's health plan for over-the-counter COVID-19 tests they purchased **on or after** Jan. 15, 2022.

What if a member 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.

Will the member need to see a doctor to qualify for a covered over-the-counter test?

No. PAI will process submitted claims for reimbursement by your group's health plan for eight over-the-counter 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?

Yes. The limit is eight over-the-counter tests, per 30-day period, for each covered individual on the plan.

How will PAI count multiple tests sold together in one package?

PAI 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 PAI process submitted claims for tests of members whose employers require them to be tested?

Tests purchased for this reason will not be covered. 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.

Are there any other ways to access free over-the-counter COVID-19 tests?

Yes. Every household in the United States is eligible to order four free at-home COVID-19 tests online through www.COVIDtests.gov. You can also place your order through the United States Postal Service at www.USPS.com/COVIDtest.