

# Capital Rx Pharmacy Benefits

## COVID-19 At-Home Test Kits Member FAQ



On January 15, 2022, the Biden-Harris Administration mandated health insurance coverage for COVID-19 At-Home tests went into effect. Capital Rx is covering at-home, over-the-counter (OTC), antigen self-administered COVID-19 tests at zero dollar cost share via your Capital Rx-managed pharmacy benefit. Outlined below are some questions and answers to help you better navigate this coverage. **For additional questions, please contact your dedicated Capital Rx Customer Care team by dialing the number on the back of your ID card.**

### Commonly Used Terms:

**OTC** - Over-the-Counter

**COVID-19** - Coronavirus Disease 2019

**OON** - Out-of-Network

**DMR** - Direct Member Reimbursement

**POS** - Point-of-Sale

### When did this mandate become effective?

**Answer:** Saturday, January 15, 2022.

### Do I need a doctor's order or prescription to purchase a covered COVID-19 At-Home test?

**Answer:** No. You do not need to visit a doctor or have a prescription for an COVID-19 At-Home test kit. These tests can be purchased over-the-counter (OTC) without a prescription.

### What COVID-19 At-Home Test Kits are covered by my pharmacy benefit?

**Answer:** All FDA-approved tests for Emergency Use Authorization (EUA) are covered under your Capital Rx pharmacy benefit.

### How many COVID-19 At-Home Test Kits will my plan pay for?

**Answer:** Your plan will pay for up to 8 test kits every 30 days.

### How much will a covered COVID-19 At-Home Test Kits cost?

**Answer:** When purchasing a covered test kit at any in-network pharmacy and using your pharmacy benefit, you will pay \$0.00 at point-of-sale (POS).

### What if I purchased a COVID-19 At-Home Test Kit at an out-of-network (OON) pharmacy or from a retailer other than a pharmacy?

**Answer:** If you did not purchase a covered test kit from an in-network pharmacy, you can submit for reimbursement through our Direct Member Reimbursement (DMR) process. In an effort to save time and money, we do encourage you to purchase all covered test kits at an in-network pharmacy.

### What is the DMR submission process?

**Answer:** All covered COVID-19 At-Home Test Kits purchased on or after January 15, 2022 may be eligible for reimbursement by mailing a completed COVID-19 At-Home Test Kit form along with purchase receipt and the COVID-19 At-Home Test bar code. The purchase receipt must clearly detail the line item of the COVID-19 At-Home Test, date of purchase, purchasing location and amount paid. Please mail all requests to: Capital Rx Inc., Attn: Claims, 228 Park Avenue South, Suite 87234, New York, NY 10003.

**Where can I get an COVID-19 At-Home Test Kit Reimbursement Form?**

**Answer:** To download and print this form, you can visit our website at [www.capitalrx.com](http://www.capitalrx.com). Click on the **Member Tools** icon. Scroll to the **Direct Member Reimbursement** section and select the COVID-19 At-Home Test Kit Reimbursement Form option. When you click on the link, it will download the form. Once the form is downloaded, you can print the document. You can also request this form be emailed to you by contacting Capital Rx Customer Care at the number on the back of your ID card.

**What is the standard turnaround time for DMR request processing?**

**Answer:** Capital Rx will process all complete DMR requests received within 10-15 business days.

**When submitting a claim through my plan's Direct Member Reimbursement (DMR) process - how much can I expect to be repaid?**

**Answer:** As per the mandate, all DMR requests for covered At-Home COVID-19 Test Kits purchased **on January 15, 2022**, will be reimbursed at the full amount paid at time of purchase. All DMR requests for covered At-Home COVID-19 Test Kits purchased **on or after January 16, 2022**, can be reimbursed up to \$12.00.

**What if I purchased an At-Home COVID-19 Test Kit on January 14, 2022 or earlier?**

**Answer:** Any At-Home COVID-19 Test Kits purchased on or before January 14, 2022 are not eligible for reimbursement. As per the mandate, coverage begins on January 15, 2022.

**Once I receive reimbursement from Capital Rx, can I also submit to my FSA/HSA plan for additional repayment?**

**Answer:** No. Once you receive reimbursement from Capital Rx through the DMR process, you are unable to request additional reimbursement from your HSA or FSA account.