



Department of
Employee Insurance

501 HIGH STREET, 2ND FLOOR
FRANKFORT, KENTUCKY 40601

DEI Memo 22-02

TO: Insurance Coordinators and Human Resource Generalists

FROM: Department of Employee Insurance (DEI)

RE: COVID at-home tests

DATE: January 26, 2022

In response to new federal guidance, KEHP members are now eligible to obtain at-home COVID-19 tests, either without cost or with limited cost share, by ordering tests directly from the federal government, purchasing tests at no-cost from participating retailers, filing a claim for reimbursement from CVS/Caremark for purchased tests, or obtaining reimbursement from an FSA or HRA.

Option 1: Order Free Tests from the Federal Government

Members may order tests directly from the federal government, which will be delivered to the member's home via U.S. Mail, free of charge. Order the free tests (up to four per household) at: www.covidtests.gov. Members can also sign up for the tests at: www.usps.com/covidtests. Orders will ship starting in late January.

Option 2: Purchase a Test at a Pharmacy or Retailer for the Possibility of a No-Cost Purchase

Members may purchase at-home COVID-19 tests from a participating pharmacy or retailer, some of which will process the member's insurance to cover the cost of the test immediately at the register, depending on the pharmacy or retailer's rules and process. A member can still submit reimbursement for any COVID-19 test that is not covered at point of sale, as described in Option 3 below.

Option 3: Purchase a Test at a Pharmacy, Store, or Online Retailer and File for Reimbursement

After purchasing at-home COVID-19 tests out of pocket, members may complete and send a reimbursement form to CVS along with proof of purchase, such as a copy of a receipt. You can find the form at: <https://www.caremark.com/covid19-otc>

Additionally, a member can purchase mail-order COVID-19 tests from CVS for home delivery at: <https://www.cvs.com/shop/home-health-care/home-tests/home-covid-test>

A member will be reimbursed \$12 for each at-home test or the amount you paid out-of-pocket – whichever is lower. If a member orders a test online, shipping costs will not be reimbursed. Note that limits on the number of tests that a member may be reimbursed for during a 30-day period without a prescription will apply, as specified by the federal government. See the FAQ at <https://www.caremark.com/covid19-otc>, for more details.

Option 4: Purchase with or Reimburse from your FSA/HRA

Finally, members may be reimbursed for the costs of the tests through their Health Flexible Spending Account (FSA) or through their Health Reimbursement Account (HRA). A test may be purchased using your HealthEquity VISA card at many retailers, or you may apply for reimbursement from your FSA/HRA after purchase, just like any other qualifying healthcare expense. The cost and quantity limitations for reimbursement of at-home COVID-19 tests through an FSA/HRA do not apply.

You can contact KEHP with any questions by calling (888) 581-8834.