

Coverage for Over-the-Counter COVID-19 Tests

As part of the Office of the Health Insurance Commissioner's ongoing efforts to prioritize Rhode Islanders' health and access to services amid the COVID-19 state of emergency, our office issued a bulletin to insurers providing guidance on the new federal regulations regarding coverage of over-the-counter (OTC) COVID-19 tests. Beginning on January 15, 2022, OTC COVID-19 tests purchased by all commercial health insurance members shall be covered by insurers without imposing any cost sharing requirements or prior authorization for consumers.



What is an over-the-counter COVID-19 test?

OTC COVID-19 tests provide a fast and convenient way to test for COVID-19 within the comfort of your own home. Designed to be self administered without the need of a medical professional, they are easy to use and can usually deliver results in approximately fifteen minutes. It is recommended that you take a COVID-19 test if you are experiencing any COVID-19 symptoms, even if you are vaccinated.

Do I need to pay for OTC COVID-19 tests?

If you are a member of a commercial health insurance plan, you have access to at least eight OTC COVID-19 tests at no cost to you. Contact your insurance company to see if they are providing direct coverage from a preferred pharmacy or retailer, if so, you can pick up tests from that location with no cost sharing. If your insurer does not provide direct coverage, the insurer is required to cover the full cost of the OTC COVID-19 test but you may need to submit documentation to the health insurer for reimbursement. Please note: If your insurer provides direct coverage from a preferred pharmacy or retailer and you obtain the OTC COVID-19 test elsewhere, you may be responsible for the difference above the reimbursement amount of \$12.

Where can I find an over-the counter COVID-19 test?

OTC COVID-19 tests can be found in convenient locations across the state, and online, including pharmacies and other local retailers. Health insurers have been encouraged to set up a network among retailers across Rhode Island so that members are able to order tests or walk in and pick up OTC COVID-19 tests for free, rather than going through the process of having to submit claims for reimbursement. If you have further questions about where you should go to pick up an OTC COVID-19 test, contact your insurer.

To view OHIC's complete bulletin on coverage for OTC COVID-19 tests, [click here](#).

Visit the Centers for Medicare and Medicaid Services Frequently Asked Questions for more information about OTC COVID-19 tests by clicking [here](#).