

On Monday, January 10, the federal government issued guidance that insurance carriers and plan sponsors (such as the GIC) will be required to cover the cost of up to 8 at-home/over-the-counter rapid test kits for COVID-19 each month, in response to the widespread impact of the Omicron variant. This coverage is effective on Saturday, January 15, 2022, and will remain in place for an unspecified period of time.

Therefore, over the counter COVID-19 tests will be covered by the GIC according to this guidance starting on Saturday, January 15, 2022. However, this federal guidance is unusual in nature, and will take time to implement fully.

The GIC has determined that this coverage will be administered through the GIC's pharmacy benefits managers (PBMs), Express Scripts for active plan members, and CVS Silverscript for our Medicare participants. The GIC is still working with its health plans and pharmacy benefit manager's (PBM's) to implement the processes necessary to properly administer the benefit.

What does this mean for members who may purchase one or more of these test kits in the coming days? At this time, members will pay out-of-pocket for the COVID rapid tests and subsequently seek reimbursement for the cost from their PBM. The GIC is asking all members who purchase a test to hold onto your receipt, which you will soon be able to submit, along with a forthcoming claim form.

As soon as possible, GIC members will also be able to obtain OTC test kits at no out-of-pocket cost from preferred pharmacy providers, such as CVS pharmacies or other retailers, by providing their prescription benefit cards. There will also be maximum price controls in place for reimbursement and as soon as those are determined, this will be communicated to our members.

In the meantime, there are other resources available to GIC members and other residents of Massachusetts to obtain testing, some of which are listed here:

- If you would like to find a location to schedule a free PCR or lab-performed Covid test, please use this site - <https://www.mass.gov/info-details/find-a-covid-19-test>
- The state government is also working to distribute over 2 million self tests in over 100 communities that have been particularly impacted by the pandemic. For further information on the availability of these free tests, please go to - <https://www.mass.gov/info-details/covid-19-self-test-distribution>
- For information on free tests distributed to community health centers by the federal government, you may go to - <https://www.hrsa.gov/coronavirus/testing-supplies>

[Thank you,](#)  
[Group Insurance Commission](#)