

CORNAVIRUS

WHAT YOU NEED TO KNOW

OTC COVID-19 tests billing

The footer of the document posted at www.ncpa.org will show the date of the most recent revision.

The Biden-Harris Administration announced it is strongly incentivizing health plans to establish a program where people with private health plan coverage can obtain OTC COVID-19 tests with no up-front cost. In programs where a community pharmacy agrees to process real-time claims, the information on this handout is expected to apply. The existence of such a program does not necessarily prohibit the pharmacy from selling OTC tests and providing a receipt for the patient to submit to their health plan unless agreed to in a contract.

Reimbursement

Commercial

The reimbursement rate is not mandated and is expected to vary. Pharmacies should compare their wholesale costs and administrative costs to reimbursement offers.

NCPDP has published guidance for submitting claims for OTC products. Refer these bullet points as well as specific payer requirements.

- Prescriber ID options
 - When the plan benefit or emergency order covers a product without a prescription, neither a Prescriber ID nor Prescriber ID Qualifier should be sent.
 - However, if the processor requires the submission of a Prescriber ID due to editing rules, NCPDP recommends either the Pharmacist NPI Type 1 or the Pharmacy NPI Type 2 with the Qualifier of "01" be submitted as the Prescriber ID.
- Submit the product ID provided associated with the product file in the dispensing system (may resemble the UPC, UDI, or GTIN on the package).
- Submit the days' supply as 1 day per test.
- Submit quantity dispensed that matches the corresponding number of tests, regardless of package size.
- Submit an ingredient cost.
- Submit a dispensing fee as you would for the network contract

The payer response should follow the NCPDP prescription pricing formula, including the corresponding response pricing fields to the submitted fields, (e.g., Ingredient Cost Paid, Dispensing Fee Paid)

Medicare

- Medicare Part B covers 8 OTC COVID-19 tests per calendar month at no cost to the patient. This includes patients with a Medicare Advantage plan. More info [here](#). Visit this page if you would like your pharmacy to be [listed as a participating location](#).
- Medicare patients also have coverage for lab testing under Medicare Part B.

Medicaid

In accordance with the American Rescue Plan, State Medicaid and CHIP programs are required to cover FDA-authorized at-home COVID-19 tests. Pharmacies should contact the state Medicaid or CHIP pharmacy helpdesk or agency itself for information regarding the specifics of coverage for at-home COVID-19 tests, as coverage rules may vary by state.