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Ron DeSantis, Governor  
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MANAGEMENT ADVISORY #22-001 Over-the-Counter (OTC) COVID-19 Tests

DATE: February 4, 2022

TO: Agency Personnel Officers and Benefits Coordinators

FROM: Ryan Stokes, Director, Division of State Group Insurance (DSGI)

SUBJECT: Over-the-Counter (OTC) COVID-19 Tests

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**\*\*Please distribute this information to all employees.\*\***

In compliance with the federal Families First Coronavirus Response Act (FFCRA), effective January 15, 2022, the State Employees' Prescription Drug Plan (Rx Plan) will cover approved OTC COVID-19 tests through the end of the federal public health emergency (PHE) as provided below. The federal PHE has a current expiration date of April 16, 2022; however, the PHE can be extended in 90-day increments.

**Coverage Details for State Group Insurance Members:**

- Coverage is available to all non-Medicare Advantage Plan\* enrolled members of the State Group Health Insurance Program (Program) and their covered dependents.
- Coverage is available for up to eight (8) OTC COVID-19 tests per 30-days, per covered member.
- Reimbursement for out-of-pocket costs used to purchase OTC COVID tests is available **for the lesser** of the full out-of-pocket cost or \$12 per test.
- Coverage is limited to OTC COVID-19 tests that do not require a prescription from a health care provider.
- Coverage is limited to specific OTC COVID-19 tests authorized, cleared, or approved by the U.S. Food and Drug Administration (FDA).
- Coverage is limited to OTC COVID-19 tests used to detect a COVID-19 infection. OTC COVID-19 tests are not covered when used for employment, school, or other purposes.
- CVS Caremark mail order pharmacy does not carry OTC COVID-19 tests.

**How to Obtain OTC COVID-19 Tests Covered by the Program:**

- Visit a CVS Caremark network retail pharmacy.
  - Request an approved OTC COVID-19 test at the pharmacy counter. If purchased through this method, there will be no out-of-pocket cost for the member and the claim will be processed automatically;
- Some CVS Caremark network retail pharmacies may offer an online option for purchasing approved OTC COVID-19 tests.

- If available, there will be no out-of-pocket cost for the member, with the exception of applicable shipping or delivery costs, for which members will be responsible.
- If the member is required to pay at the time of the online purchase, a paper claim may be filed for the lesser of the full out-of-pocket cost or \$12 per test.
- Visit any non-network retail pharmacy and use the general checkout counter.
  - The member will be required to pay-in-full and file a paper claim with CVS Caremark for reimbursement for the lesser of the full out-of-pocket cost or \$12 per test.

**Paper claims can be filed online by registering and logging in to CVS Caremark’s website at [Caremark.com](https://www.caremark.com);**

- Once logged in, hover over “Plan & Benefits” and a dropdown window appears;
- Click on “Submit Prescription Claim”;
- Click on “Submit at-home COVID-19 test reimbursement claim”; and follow the prompts.
- Paper claims will require proof-of-purchase documentation, with a legible cash register receipt dated January 15, 2022 or later. The receipt must show the name of the OTC COVID-19 test, pharmacy or store name, date of purchase, and purchase price.

Questions? Rx Plan members may contact CVS Caremark directly by calling (888)766-5490.

HR Offices may contact the Division of State Group Insurance at [DSGIHelp@dms.fl.gov](mailto:DSGIHelp@dms.fl.gov).

General FAQs created by the U.S. Department of Labor regarding requirements of health insurers and plans relating to at home COVID-19 testing can be found at the following link:

<https://www.dol.gov/sites/dolgov/files/EBSA/about-ebsa/our-activities/resource-center/faqs/aca-part-51.pdf>

\*Members enrolled in a Medicare Advantage – Prescription Drug (MA-PD) plan, or a Capital Health Plan retiree advantage plan offered by the DSGI, should contact their respective health plan for more information.