

At-home COVID-19 testing policy revised for Blue Cross and BCN commercial plans

On May 18, we clarified the frequency that members with Blue Cross or BCN pharmacy coverage can obtain at-home rapid diagnostic COVID-19 tests from per month to every 30 days. The federal government's website has also been updated and the quantity and timing on shipping has been removed as this continues to change. In addition, directions to the Coronavirus page in our new provider portal have been added at the bottom of this alert.

The federal government has a website, [covid.gov/tests](https://www.covid.gov/tests),* where every home in the U.S. is eligible to order at-home COVID-19 tests. The tests are free.

There is also a way for Blue Cross Blue Shield of Michigan members with Blue Cross or BCN pharmacy coverage to obtain free tests using some new options. Here's more information:

Blue Cross and BCN commercial plans have revised the at-home COVID-19 testing policy to comply with [Affordable Care Act FAQs issued January 10, 2022](#).* The new policy is in effect Feb. 1, 2022 through the public health emergency.

Commercial members with pharmacy coverage through Blue Cross or BCN have coverage for up to eight FDA authorized over the counter at-home rapid diagnostic COVID-19 tests every 30 days. The at-home COVID-19 tests can be obtained in two ways:

- Through our preferred COVID-19 at-home testing pharmacy network at no cost to the member
- Through non-preferred pharmacies by requesting reimbursement of \$12 or the cost of the at-home COVID-19 test, whichever is lower

Commercial members that do not have pharmacy coverage through Blue Cross or BCN should contact their employer for details as to how they can obtain qualified at-home tests.

To view pharmacies in the network and the reimbursement process for COVID-19 at-home tests, visit our [COVID-19 webpage for individuals and families](#).

These new at-home COVID-19 testing guidelines do not apply to Medicare Advantage plans.

Reminder about in-person COVID-19 testing: Our commercial plans continue to pay for other types of COVID-19 testing, other than rapid at-home testing, if they meet these criteria:

- The test has received or is waiting to receive approval for use (including emergency use) by the Food and Drug Administration or falls within one of the other categories of tests required to be covered by the Families First or CARES Acts.
- The test is administered or ordered by a qualified health professional who determines testing is appropriate using judgment in accordance with accepted standards of medical practice through an individualized clinical assessment.

Blue Cross and BCN don't cover testing performed only for occupational indications.

For more information, see the [COVID-19 patient testing recommendations for physicians](#) document on our public website at bcbsm.com/coronavirus or within our new provider portal.

1. Log in at availity.com.*
2. Click *Payer Spaces* on the Availity menu bar.
3. Click on the BCBSM and BCN logo.
4. Click on the Resources tab, and then click on *Secure Provider Resources (Blue Cross and BCN)*.
5. Click on the Member Care dropdown on the menu bar.
6. Click on *Coronavirus*.

*Clicking this link means that you're leaving the Blue Cross Blue Shield of Michigan and Blue Care Network website. While we recommend this site, we're not responsible for its content.