COVID-19 Testing Options and Insurance Reimbursement Procedures

Date:               January 24, 2022

To:                   Benefits-Eligible Employees

From:              Ed Holland, University Human Resources Director of Benefits

Subject:         COVID-19 Testing Options and Insurance Reimbursement Procedures

As detailed in the [January 19 memo](https://www.president.iastate.edu/communications/messages/2022/1/19-testing) on COVID-19 testing options, ISU employees have several COVID-19 testing choices.

Rapid antigen tests are available at several campus locations while supplies last. If you are experiencing symptoms of COVID-19, you can pick up a free antigen test with instructions at the following locations:

* Thielen Student Health Center front desk (weekdays 8 a.m.-5 p.m., except Weds. 9 a.m.-5 p.m.)
* Memorial Union information desk (Mon.-Sat. 7 a.m.-10 p.m.; Sun. 11 a.m.-10 p.m.)
* Union Drive Community Center mailroom (Mon.-Fri. 8 a.m.-6 p.m.; Sat. 1-5 p.m.)
* Vet Med room 2270 (weekdays 8 a.m.-5 p.m.)
* *New location*: Maple Willow Larch Hall desk (Mon.-Fri. 8 a.m.-6 p.m.; Sat.-Sun. 1-5 p.m.)

ISU is using rapid antigen tests that have a sensitivity of 93-94%. These tests are most effective for detecting infection in symptomatic individuals. The test is a self-collected nasal swab and will show your result in 15 minutes. The university also continues to have the following test options available:

* **Test Iowa:** Free at-home Test Iowa kits are available at the same locations listed above. These are self-collected saliva tests that are mailed to the State Hygienic Lab for processing.
* **Hy-Vee clinic:**Hy-Vee has increased its testing capacity for the drive-thru clinic in ISU Lot F, west of Stephens Auditorium. The clinic is a partnership with Iowa State and is open to employees, students and members of the Ames community. Both lab (free) and rapid ($119) PCR testing are offered. [Schedule an appointment](https://www.hy-vee.com/my-pharmacy/services/covid-19-testing) (required) online.
* **Order free test kits:** You can order free at-home test kits through the [COVIDtests.gov](https://www.covidtests.gov/) website. Up to four tests are available per household.

There is also now the option of being able to secure over-the-counter (OTC) COVID-19 tests through the ISU health plan. Federal agencies (Department of Labor, Health and Human Services and the Treasury) jointly issued guidance on January 10, 2022, that requires self-funded health plans (ISU falls in this category) to begin covering OTC COVID-19 tests with no member cost-share during the national public health emergency beginning January 15, 2022.

**How to get free at-home COVID-19 tests through your insurance**
You can use your Express Scripts® pharmacy benefit to obtain up to eight (8) tests per member per month for a $0 copay. Here’s how:

1. Visit a [participating pharmacy](https://www.express-scripts.com/?routingPage=consumer/mybenefits/pl.jsp&CID=) and select a COVID-19 at-home test.
2. Bring your test to the **pharmacy**counter (not the general check-out register) and present your prescription benefit card to the pharmacist. The pharmacist will process payment for the test with a $0 copay.

**Submitting a manual claim***(Pharmacy receipt required)*
If the COVID-19 test does not process for $0 copay at the pharmacy (and you have not used your allotment of eight tests per month), do not worry. You can submit a manual claim for reimbursement for COVID-19 at-home tests purchased at a participating pharmacy after January 15, 2022. It is likely that you will need to pay up front at the pharmacy until around February 2, which is when the Express Scripts system will be fully operational to process these claims at a $0 copay.

To submit a manual claim, please visit the Express Scripts website at <https://express-scripts.com/covid-19/resource-center>. You will need to complete the manual claims form and submit it along with a pharmacy receipt to receive reimbursement. You may also contact Express Scripts at 1-800-987-5248 if you have questions related to the reimbursement submission process.

**Health flex reimbursement**

If you have exceeded your allotment of free at-home tests or free OTC tests and participate in a health flex program, your OTC COVID-19 test may be eligible for reimbursement from your health flex program. See the [IRS website](https://www.irs.gov/newsroom/irs-cost-of-home-testing-for-covid-19-is-eligible-medical-expense-reimbursable-under-fsas-hsas) for guidance on COVID-related purchases that are eligible for coverage under health flex accounts. If you participate in the ISU health flex program, you can submit your claim for reimbursement through ASIFlex at <https://asiflex.com/>.