

COVID-19 Insurance Carrier Coverage Guide

Current information regarding member cost share for COVID-19 related services can be obtained by contacting your state-sponsored insurance plan carrier at the phone number listed below. In accordance with [federal guidelines](#), state-sponsored health insurance carriers are required to cover up to eight (8) at-home over-the-counter (OTC) COVID-19 diagnostic tests, authorized by the U.S. Food and Drug Administration (FDA), every 30-days (or calendar month) for each covered member, beginning January 15, 2022 for commercial members. Coverage for prescribed testing has not changed. Select your personal health insurance carrier's OTC COVID-19 Testing Resources link below for information regarding networks, coverage, reimbursements, and frequency.

At-home OTC COVID-19 diagnostic tests purchased by Medicare-eligible members are not covered by the State-sponsored insurance carriers and are not eligible for reimbursement. However, Medicare covers up to eight at-home OTC COVID-19 diagnostic tests each calendar month at no cost when enrolled in Part B, by using the red, white and blue Medicare card.

Every home in the U.S. is eligible to order four free at-home COVID-19 tests. Details can be found at [covidtests.gov](#).

Self-Insured Health Plans: Blue Cross Blue Shield of Michigan (BCBSM)

State Health Plan PPO & State HDHP OTC test coverage is provided through the prescription drug benefit, administered by OPTUMRx.

**State Health Plan PPO &
State HDHP (BCBSM):**

800-843-4876

www.bcbsm.com/coronavirus

Catastrophic Health Plan members should
reference: [OTC COVID-19 Testing Resources](#)

OptumRx:

866-633-6433

(State Health Plan PPO and State HDHP
member prescription drug benefit)

[OTC COVID-19 Testing Resources](#)

[OptumRx COVID-19 Updates](#)

Fully-Insured Health Plans

Blue Care Network (BCN):

800-662-6667

[OTC COVID-19 Testing Resources](#)

www.bcbsm.com/coronavirus

COPS Trust:

800-225-9674

[COVID-19 USHL Update](#)

Health Alliance Plan (HAP):

800-422-4641

[OTC COVID-19 Testing Resources](#)

[COVID-19 Updates](#)

McLaren Health Plan:

888-327-0671

[OTC COVID-19 Testing Resources](#)

[COVID-19 Updates](#)

Physicians Health Plan (PHP):

800-832-9186

[OTC COVID-19 Testing Resources](#)

[PHP COVID-19 Updates](#)

Priority Health:

800-446-5674

[OTC COVID-19 Testing Resources](#)

[COVID-19 Updates](#)