



Des Moines Public Schools

COVID-19 Over the Counter Tests

Frequently Asked Questions

DMPS employees enrolled in a DMPS/Wellmark health care plan (and their covered beneficiaries) have multiple options to receive tests for COVID-19. The information below summarizes these options; more information can be found at <https://www.wellmark.com/coronavirus>.

What tests are covered by Wellmark?

- **Community-based testing.** Iowa's program, called [Test Iowa](#), has drive-up locations throughout the state. It includes an online assessment that was developed in coordination with the Iowa Department of Public Health. These programs do not submit health insurance claims and are free of charge.
- **Health care provider testing.** COVID-19 tests provided through the member's doctor or hospital will be processed through insurance and covered in full.
- **Over-the Counter (OTC) COVID-19 tests approved by the Food and Drug Administration (FDA).**

How can I tell if the OTC COVID-19 test that I am buying qualifies?

- To be covered/eligible, the OTC COVID-19 test must have received approval from the Food and Drug Administration (FDA), subject to certain limitations. Covered OTC COVID-19 tests are limited to the tests for which specimens are self-collected and are read at home by the test-taker (i.e., tests that are dropped off at or mailed to a laboratory for processing do not qualify).
- [Visit the FDA's website](#) to make sure the test you are planning to buy qualifies for coverage. Enter "OTC" in the search box to see the list of tests that qualify.

Can I get an at-home OTC COVID-19 test without paying money up-front?

- The federal government has made four free at-home COVID-19 tests available to each American household. You can request your at-home test at <https://www.covidtests.gov/>.
- In addition, OTC COVID-19 tests bought **at the pharmacy counter of an in-network pharmacy** will not have up-front costs in most situations. However, some local pharmacies are not yet equipped to process point-of-sale claims, which would necessitate submitting a manual claim. Additionally, it may be difficult to find tests available for purchase at local pharmacies at this time.

How do I submit a claim for reimbursement of at-home OTC COVID-19 tests?

- You can find step-by-step instructions and other relevant information at [Wellmark.com/Coronavirus](https://www.wellmark.com/coronavirus).

What are the limitations?

- To be covered/reimbursed, the OTC COVID-19 test must be purchased on or after January 15, 2022. Wellmark will not reimburse OTC COVID-19 tests purchased before that date.
- Consistent with federal guidance, members will be reimbursed/eligible to receive up to eight OTC COVID-19 tests per member (including dependents on the same health plan) in a month. Note: Some test kits are sold with multiple tests in a single package. The limit number is based on individual tests, not packages.
- Members who buy OTC COVID-19 tests from out-of-network pharmacies or from non-pharmacy retailers are eligible for reimbursement. However, the member's reimbursement for OTC COVID-19 tests bought from an out-of-network pharmacy or a non-network retailer may be limited to \$12 per test (or \$24 for a box of two tests).
- OTC COVID-19 tests are for the personal use of member and should only be used by the policy holder and the member's dependents enrolled in the same health plan that paid for those tests
- This OTC COVID-19 test mandate is in place for the duration of the Public Health Emergency Declaration (PHE) issued by HHS.

What do I do if I have questions?

- This is a rapidly evolving situation; Wellmark will provide updates as the latest information is available. If you have any questions about Wellmark's plan to implement the guidance, please contact Wellmark by calling the number on your insurance card.
- Learn more by reading [this article](#) from Wellmark.

What other testing options are available?

- Through a partnership with the Iowa Department of Public Health and the State Hygienic Lab, at-home PCR COVID-19 test kits are available at no cost to Iowans. You can request at-home PCR test kits [online](#).
- Staff and students may get tested for COVID-19 thanks to our partners at Nomi Health. There are two testing sites, one near the Hoover/Meredith campus and one at the Kurtz Opportunity Center. Nomi Health's COVID-19 testing sites at Hoover and Kurtz will provide tests for those who have pre-registered on nomihealth.com/iowa and have secured an appointment. Students should bring student IDs, and staff members must bring their district staff ID badges. Younger students without IDs need only identify themselves as students. There are no out-of-pocket costs, but those with insurance are asked to bring their insurance card.

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