



STATE OF HAWAII
DEPARTMENT OF EDUCATION

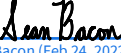
P.O. BOX 2360
HONOLULU, HAWAII 96804

OFFICE OF TALENT MANAGEMENT

February 24, 2022

Circulate and Post

TO: Assistant Superintendents
Complex Area Superintendents
Principals (All)
School Administrative Services Assistants

FROM: Sean Bacon 
Sean Bacon (Feb 24, 2022 14:48 HST)
Interim Assistant Superintendent

SUBJECT: At Home Covid-19 Tests – 2nd Update and FAQs

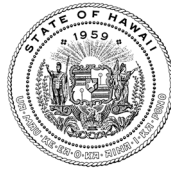
Please ensure that all Hawaii State Department of Education employees are informed of the attached memorandum from the Hawaii Employer-Union Health Benefits Trust Fund (EUTF), dated February 18, 2022, entitled *At Home COVID-19 Tests – 2nd Update and FAQs*.

The memorandum includes information regarding coverage, reimbursement of at home Covid-19 tests for HMSA members, CVS members, Kaiser Permanente members, SilverScript members, HMA members, and frequently asked questions. All employees are encouraged to order the four (4) free at-home COVID-19 tests (per residence) through COVIDtests.gov. Shipping is also free.

Should employees have any questions, they may contact EUTF at (808) 586-7390 (Oahu), (800) 295-0089 (Neighbor Islands), via email at eutf@hawaii.gov, or visit the website at <https://eutf.hawaii.gov>.

SB:vac
Attachment

c: Superintendent
Deputy Superintendent



STATE OF HAWAII
HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND
201 MERCHANT STREET, SUITE 1700
HONOLULU, HAWAII 96813
Oahu (808) 586-7390
Toll Free 1(800) 295-0089
www.eutf.hawaii.gov

BOARD OF TRUSTEES
CHRISTIAN FERN, CHAIRPERSON
JAMES WATARU, VICE-CHAIRPERSON
WESLEY MACHIDA, SECRETARY-TREASURER
RODERICK BECKER
DAMIEN ELEFANTE
JACQUELINE FERGUSON-MIYAMOTO
AUDREY HIDANO
CELESTE Y.K. NIP
OSA TUI

ADMINISTRATOR
DEREK M. MIZUNO

ASSISTANT ADMINISTRATOR
DONNA A. TONAKI

February 18, 2022

FOR DISTRIBUTION TO EMPLOYEES

TO: Departmental Human Resources Officers
County Personnel Officers

FROM: Derek M. Mizuno, Administrator

SUBJECT: At-Home COVID-19 Tests – 2nd Update and FAQs

If you have not already, we encourage you to order your four free at-home COVID-19 tests (per household) through [COVIDtests.gov](https://www.COVIDtests.gov). Both the tests and shipping are free.

As a separate benefit, the Families First Coronavirus Response Act (FFCRA) along with guidance from the Biden administration requires that non-Medicare plans cover up to eight over-the-counter (OTC) rapid antigen at-home COVID-19 tests (authorized for Emergency Use Authorization by the FDA) per member per month effective January 15, 2022 through the end of the national public health emergency (PHE).

We ask that you pick up these tests on an as-needed basis as there is currently a nationwide shortage, these tests are perishable, and they are not free. Because the federal government will not be subsidizing the health plan for the cost of these tests, test claims will be paid for by the EUTF plans and will increase future premiums.

HMSA/CVS/SilverScript Members: If you paid out-of-pocket for an at-home COVID-19 test on or after January 15, 2022 through February 28, 2022, please submit your claim for full reimbursement (including shipping cost and sales tax) to CVS within a year from the date of purchase. You can either submit an online or paper claim. To submit an online claim, go to [Caremark.com/covid19-otc](https://www.Caremark.com/covid19-otc) and follow the steps to request your reimbursement. If you prefer to mail in your claim, download the claim form at [caremark.com/portal/asset/COVID-19 Test Reimbursement Claim Form.pdf](https://www.caremark.com/portal/asset/COVID-19%20Test%20Reimbursement%20Claim%20Form.pdf).

For at-home COVID-19 tests purchased on or after March 1, 2022 through the end of the PHE, please submit your claim for reimbursement to HMSA through HMSA My Account which can be found at [hmsa.com/eutf](https://www.hmsa.com/eutf). Click on the “Member Login” in the top right corner. Once logged in, at the top navigation bar, under “Claims,” select “Submit COVID-19 Tests Reimbursement Form.”

EUTF’s Mission: We care for the health and well being of our beneficiaries by striving to provide quality benefit plans that are affordable, reliable, and meet their changing needs. We provide informed service that is excellent, courteous, and compassionate.

For information on how to submit a paper claim, visit hmsa.com/help-center/filing-medical-claims-for-services-from-nonparticipating-providers/. Please keep originals for your records as submitted documents will not be returned. For more information, visit hmsa.com/help-center/over-the-counter-at-home-covid-19-tests/.

CMS recently announced that at-home COVID-19 tests will be covered through Medicare Part B in early spring. We are awaiting further guidance, but when this becomes effective, coverage will be provided through Medicare Part B for Medicare members enrolled in the HMSA PPO retiree and Humana Medicare Advantage plans.

Kaiser Permanente Members (including Kaiser Permanente Senior Advantage members): If you purchased a FDA-approved rapid antigen home test at a local drugstore or online on or after January 15, 2022 through the end of the month in which the PHE ends, you can submit a claim for full reimbursement through your kp.org account. Go to “Coverage & Costs” and select “Submit a medical claim.”

To be reimbursed, the claim submitted must include:

- The itemized purchase receipt documenting the name of the test, the date of purchase, the price, the quantity of tests and some evidence of your payment.
- The QR or UPC code, cut out of the packaging, for the at-home COVID-19 test. If you are submitting online, cut out the code and submit a picture of it. If you are submitting a paper claim by mail, only mail in the QR or UPC code and not the entire package.

By submitting a claim for reimbursement, you are attesting that the at-home COVID-19 test was purchased for personal use, has not and will not be reimbursed by another source, and is not for resale. For more information, visit healthy.kaiserpermanente.org/hawaii/health-wellness/coronavirus-information/testing#faqs.

HMA Members: Because at-home COVID-19 tests will be covered under your primary non-EUTF plan, at-home COVID-19 tests are excluded under the HMA supplemental medical and prescription drug plan.

For the latest updates on the coverage of COVID-19 related services and at-home COVID-19 tests, visit eutf.hawaii.gov/eutf-covid-19-coverage/.

At-Home COVID-19 Tests Frequently Asked Questions

HMSA/CVS/SilverScript Members:

1. What is covered?

Up to eight over-the-counter (OTC) rapid antigen at-home COVID-19 tests (authorized for Emergency Use Authorization by the FDA) per member per month effective January 15, 2022 through the end of the national public health emergency.

2. How do I submit a claim?

If you paid out-of-pocket for an at-home COVID-19 test on or after January 15, 2022 through February 28, 2022, please submit your claim for full reimbursement (including shipping cost and sales tax) to CVS within a year from the date of purchase. You can either submit an online or paper claim. To submit an online claim, go to [Caremark.com/covid19-otc](https://www.caremark.com/covid19-otc) and follow the steps to request your reimbursement. If you prefer to mail in your claim, download the claim form at [caremark.com/portal/asset/COVID-19_Test_Reimbursement_Claim_Form.pdf](https://www.caremark.com/portal/asset/COVID-19_Test_Reimbursement_Claim_Form.pdf).

For at-home COVID-19 tests purchased on or after March 1, 2022 through the end of the PHE, please submit your claim for reimbursement to HMSA through HMSA My Account which can be found at [hmsa.com/eutf](https://www.hmsa.com/eutf). Click on the "Member Login" in the top right corner. Once logged in, at the top navigation bar, under "Claims," select "Submit COVID-19 Tests Reimbursement Form."

3. Are tests covered for Medicare members?

Yes, coverage will be provided for Medicare members. However, CMS recently announced that at-home COVID-19 tests will be covered through Medicare Part B in early spring. We are awaiting further guidance, but when this becomes effective, coverage will be provided through Medicare Part B for Medicare members enrolled in the HMSA PPO retiree and Humana Medicare Advantage plans.

4. Where can I find the most up to date information?

Visit [hmsa.com/help-center/over-the-counter-at-home-covid-19-tests/](https://www.hmsa.com/help-center/over-the-counter-at-home-covid-19-tests/).

Kaiser Permanente Members:

1. What is covered?

Up to eight over-the-counter (OTC) rapid antigen at-home COVID-19 tests (authorized for Emergency Use Authorization by the FDA) per member per month effective January 15, 2022 through the end of the month in which the national public health emergency ends.

2. How do I submit a claim?

Submit a claim for full reimbursement through your [kp.org](https://www.kp.org) account. Go to "Coverage & Costs" and select "Submit a medical claim." To be reimbursed, the claim submitted must include:

- The itemized purchase receipt documenting the name of the test, the date of purchase, the price, the quantity of tests and some evidence of your payment.

- The QR or UPC code, cut out of the packaging, for the at-home COVID-19 test. If you are submitting online, cut out the code and submit a picture of it. If you are submitting a paper claim by mail, only mail in the QR or UPC code and not the entire package.

3. Are tests covered for Medicare members?

Yes, coverage will be provided for Medicare members through the Kaiser Permanente Senior Advantage plan.

4. Where can I find the most up to date information?

Visit kp.org or healthy.kaiserpermanente.org/hawaii/health-wellness/coronavirus-information/testing#faq.

All Members (except those enrolled in the HMA and Humana plans):

1. What if I need a PCR test?

If you need a PCR test you should check the free sites offered in your state (for Hawaii residents, go to alohaclear.com). If the PCR test is medically necessary or required pre-surgery, it is covered under your EUTF medical plan.

2. Can you purchase tests and submit one claim for the entire family?

You can purchase tests for your entire family, but an individual claim must be submitted for each eligible member. If the purchased tests are listed on one receipt, you'll need to attach the receipt to each claim.

3. Is the federal government paying for this?

The federal government is not subsidizing the health plan for the cost of these tests. The cost of these tests will be paid for by the EUTF plans and will increase future premiums.

4. What reimbursement restrictions are there?

OTC COVID-19 tests are not covered if:

- (1) Purchased as a condition of employment or for employment purposes
- (2) Financially reimbursed by another source
- (3) Purchased for use by an individual who is not a family member enrolled in the Plan; and
- (4) Re-sold to a third party.

5. If a doctor prescribes a rapid antigen home test or I received tests through COVIDtests.gov, does that count toward the monthly coverage limit?

No, rapid antigen home tests prescribed by a doctor or received through COVIDtests.gov do not count toward the monthly coverage limit of eight tests.

Last updated: 2/18/22