Over-the-counter COVID-19 tests are now covered

A recent announcement from the federal government intends to increase access to COVID-19 testing. As of January 15, 2022, you can get reimbursed by your health plan for the costs of over-the-counter diagnostic COVID-19 tests until the end of the Coronavirus Public Health Emergency. Diagnostic tests are performed if you’re experiencing COVID-19 symptoms or were recently exposed.

Who should take a test and when?

The Centers for Disease Control and Prevention (CDC) provides guidelines for diagnostic testing based on your current health, vaccination status, and history of infection. Visit the CDC website for the most up-to-date testing guidance.

Where can I find a test?

- Visit COVIDtests.gov to order free tests through government services.
- Anthem has a limited number of at-home diagnostic test kits certain members can order online. Log in using the SydneySM Health mobile app or at anthem.com/ca. If you’re eligible to order an at-home test, you’ll see the option to place an order.
- In-person diagnostic COVID-19 testing sites may include your doctor’s office, a pharmacy or health clinic, or an urgent care center. Use our COVID-19 Test Site Finder to find a testing location nearby.
- At-home diagnostic tests can be purchased over the counter online, at a local pharmacy, or from a big-box store.

How does my plan cover the over-the-counter test?

From January 15, 2022 until the end of the Coronavirus Public Health Emergency, each individual on your plan can get up to eight over-the-counter tests each month. If you purchase a test kit that includes two tests, that will count as two of your eight covered tests. In addition to providing reimbursement for diagnostic tests, some Anthem plans will also cover the costs for COVID-19 screening tests, in compliance with California state law. To find out whether your plan covers COVID-19 screening tests, call Member Services at the number on your ID card.

How do I get reimbursed?

You can get reimbursed for over-the-counter COVID-19 diagnostic tests purchased on or after January 15, 2022. You may have to pay out of pocket at the time of purchase but keep your receipt to submit a claim online. Log in to anthem.com/ca, go to Claims & Payment, and choose Submit a Claim.

If you have an Anthem Medicaid or Medicare plan, visit your member website for details on your COVID-19 testing coverage.

Can I visit the emergency room for a test?

As hospitals and emergency departments are overwhelmed, avoid going to the emergency room (ER) if you need to get tested. Only visit the ER or call 911 if you’re experiencing life-threatening symptoms.

Visit anthem.com/ca/coronavirus for more information on COVID-19 testing and vaccination.