

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 tests purchased by Medicare-enrolled members are not currently covered by state-sponsored insurance carriers and are not eligible for reimbursement. However, every home in the U.S. is eligible to order four (4) 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](#)