

Caremark OTC COVID-19 Tests (with no prescription) under the Pharmacy Benefit Solution

CVS Caremark offers the following solution to meet the requirements - please note that the below coverage capabilities cannot be adopted separately.

	Direct Member Reimbursement (post service reimbursement)	Direct Coverage of OTC COVID-19 Tests (PBM adjudication at Pharmacy Point of Sale)
Member Experience	<p>Reimburses members for OTC COVID-19 tests after purchase, starting January 15, 2022 until the end of the PHE.</p> <p>An online claims submission process through Caremark.com and the CVS Caremark mobile app (available for Android and Apple) are available in addition to submitting a paper claim for reimbursement.</p>	<p>Most OTC COVID-19 tests are covered through the member's pharmacy benefit. Members can obtain an OTC COVID-19 test with no upfront out of pocket cost, simply by presenting their prescription benefit ID card to any in network pharmacy that elects to offer COVID-19 test through this program.</p> <p>To meet the Direct Coverage safe harbor requirements, the network also must have a direct-to-consumer shipping option which Caremark is in the process of developing.</p>
Member Purchasing Options	<p>Members can purchase OTC COVID-19 tests from any pharmacy or merchant of their choice.</p> <p>Caremark's solution will require a receipt as proof of purchase, and members will be required to attest that the OTC test was purchased for personal use, not employment, that it has not been reimbursed by another source, and was not purchased for resale.</p>	<p>All pharmacies participating in the broad national CVS Caremark network will have the option of participating in this offering.</p> <p>Note: We are performing a solicitation of the broad CVS Caremark national network. Pharmacies will have the option to opt-out. Members will know which pharmacies are participating only when they attempt to utilize their pharmacy benefit at pharmacy point-of-sale.</p>
COVID-19 OTC Test Kit Products	<p>CVS Caremark will be able to adjudicate post-service claims for all OTC COVID-19 tests, regardless of manufacturer or merchant.</p>	<p>CVS Caremark will be able to adjudicate point-of-sale claims for most OTC COVID-19 tests across a broad network of pharmacies.</p>
Plan Sponsor Cost	<p>A \$2.50 manual claim processing fee will be applied to each manual claim processed.</p> <p>Clients are required to reimburse members the full cost of the test, however, if the client's plan meets the safe harbor requirements (as noted in the member experience above), the reimbursement limit of \$12 per test provided in the Administration guidance may be applied.</p>	<p>For OTC kits processed through the pharmacy benefit, CVS Caremark will process payment of OTC COVID-19 test kits at market-competitive rates that will help ensure pharmacy participation and adequate access.</p>
Limitations in Place	<ul style="list-style-type: none"> Quantity limit of eight tests per 30 consecutive days across both coverage capabilities. 	

* **Note:** This is independent of your existing PBM contract. Since OTC COVID-19 tests are not considered prescription drugs, the claims will be excluded from all client rebate, pricing calculations and performance guarantees under your PBM contract.