Want free, at-home COVID-19 tests from pharmacies and insurers? It's not always easy, despite requirements

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Some Illinois residents say they're still having trouble getting free at-home COVID-19 tests from pharmacies and insurance companies, more

than three months after the White House began requiring insurers to cover them.

President Joe Biden's administration announced in January, amid an intense COVID-19 surge, that health insurance companies would be required to cover up to eight at-home COVID-19 tests a month per person. People were supposed to be able to walk into many pharmacies, flash their health insurance cards and walk out with free boxes of at-home COVID-19 tests. Or, if a pharmacy wasn't in-network with their insurance, a person was supposed to be able to submit a claim for reimbursement for at least $12 a test.

But it's still not always that easy—a problem that comes as Illinois case numbers are again rising, prompting many people to again seek at-home tests.

Some pharmacies are demanding customers pay for the tests upfront and then submit claims to their insurers for reimbursement even though the pharmacies are among those that are supposed to accept insurance for the tests. Other pharmacies are allowing customers with insurance to get the tests at no cost, but asking that they wait as long as two hours for them. Some pharmacies say they're out of stock, while others have shelves brimming with the tests.

Those who buy the tests at pharmacies outside of their insurance companies' networks are sometimes finding they must fill out confusing forms to submit claims for reimbursement.

"It's extremely challenging and I don't think it needs to be," said Teena McClelland, 46, of Portage Park.

McClelland likes to have COVID-19 tests on-hand so she can test her family before gathering with others. She also wants to make sure she has

them in her home in case there's another COVID-19 surge, and the tests again become scarce.

In early April, she tried to buy at-home tests from a CVS Health pharmacy but was told they were out of stock.

"I was kind of surprised by that because I just kind of assumed pharmacies had this on-hand at this point in the game," McClelland said.

A couple of weeks later, she then ordered them online from a CVS through Instacart, paying for them upfront. She now has to submit a claim for reimbursement. She also decided to try to get some directly through her insurance company, Blue Cross and Blue Shield of Illinois. She called Blue Cross and spent an hour on the phone being transferred to different representatives before one was able to order the tests for her, she said. A bag of tests arrived less than a week later.

Blue Cross spokesman John Simley said, in an email, that her experience "isn't typical," and members can order free tests online or call Express Scripts Pharmacy, a mail-order pharmacy that contracts with Blue Cross, at 833-715-0942.

"Every time I have been attempting to do something like this recently, I can't help but think about people who are having more challenges," McClelland said. "I feel like I have limited challenges. For me to feel challenged by this process, I know it's got to be so much worse for other people to the point that no one pursues it."

McClelland isn't the only one jumping through hoops to get the free tests, which can otherwise cost more than $20 for a set of two. That price can be problematic for many people, considering that some experts advise people who aren't feeling well to take the tests as often as daily, in some cases, to see if they have COVID-19.

A Tribune reporter recently visited more than half a dozen pharmacies to try to get free at-home COVID-19 tests, covered by insurance. The Tribune only visited pharmacies listed as being part of Prime Therapeutic's network with Blue Cross and Blue Shield of Illinois, the state's largest health insurer, meaning those pharmacies were supposed to allow customers with Blue Cross/Prime to get the tests for free. Prime is a pharmacy benefit management company owned by Blue Cross companies.

Pharmacy workers at two Mariano's stores told the Tribune they were not running the at-home tests through insurance, and customers had to pay for them upfront and submit claims for reimbursement.

Three Walgreens pharmacies said they could run the tests through insurance, but it would take anywhere from 15 minutes to two hours. A pharmacy worker at a Jewel-Osco pharmacy said he could run the tests through insurance in 20 minutes, but the store only had one box left and wouldn't get more in stock for a week.

A pharmacy worker at a CVS store said the tests could be run through insurance in 20 to 30 minutes, but the tests were in a different part of the store. They were near the cash registers at the front of the store, meaning a person would have to find them at the front of the store and then take them to the pharmacy in the back to get them covered by insurance. People can also buy them at registers in the front, but have to pay for them out of pocket when doing so.

When asked why the two Mariano's stores wouldn't take insurance for the tests, despite being listed as in-network with Blue Cross/Prime, a Mariano's spokeswoman said in a statement, "Mariano's continues working to align all insurance plans with our system allowing us to submit for reimbursement directly."

Marci Conlin, vice president of pharmacy network management for Prime Therapeutics, said in a statement that: "Any pharmacy in Prime's network is able to run an electronic claim for over-the-counter (OTC) COVID-19 test kits. ... Prime continues to educate pharmacies on the process to submit claims."

Simley, with Blue Cross and Blue Shield of Illinois, said many of the problems Blue Cross has encountered involve "pharmacy procedures or correcting member information."

"We're continuing to educate participating pharmacies to make sure they're following the process outlined by the [federal government](#)," Simley said. "If you use a pharmacy in Prime's network, you should not have to submit a separate claim for reimbursement when you purchase the tests at the pharmacy counter."

Regarding the long wait times at some Walgreens pharmacies, Walgreens spokeswoman Kris Lathan said in an email, "Wait times vary based on peak times of the day for that location (like the hour before the store closes, for example)."

Jewel-Osco spokeswoman Mary Frances Trucco said in an email, "All of our Osco Drug Pharmacies are fully stocked with COVID-19 at home tests," when asked if Jewel stores are low on tests.

A spokesman for CVS Health said in an email that customers with certain types of insurance can visit CVS.com or use the CVS pharmacy app to locate, order and pick up at-home COVID-19 tests at no upfront cost, or can get covered tests from pharmacy counters. He said CVS stocks the tests in various locations at its stores, including at the pharmacy counter.

Some Illinois consumers are bypassing [pharmacy](#) counters altogether to

try to get free tests, with varying degrees of success.

The federal government is allowing people to get up to eight free tests per household through www.COVID.gov/tests. People can get free tests on that site regardless of insurance status.

Some people who want more than those eight tests from the federal government are ordering them through stores' websites or through their insurers online.

Lisa Kelly, 39, of Jefferson Park, bought tests from Walgreens and Walmart's websites, paying upfront and then submitting claims for reimbursement. She had to fill out forms from OptumRx, the prescription drug benefit provider for her insurance plan with Aetna. "It's really kind of confusing," she said.

She's also ordered the tests directly through an Optum website, with no upfront cost, but she hasn't yet figured out how to order eight a month for each of her family members, rather than just for herself and her husband.

"Perhaps if I had done the paperwork reimbursement route that would have worked, but that's a lot of money upfront," she said.

Members of Blue Cross and UnitedHealthcare can also order up to eight tests monthly for each person in their household at no cost, through insurance-related websites. But a person with Blue Cross must have an Express Scripts Pharmacy online account to order the free tests through Express Scripts. A person with UnitedHealthcare with OptumRx benefits can order them through the online Optum Store website.

Ordering tests through insurers' websites, however, can sometimes mean a wait of a few days to weeks before the tests arrive—not ideal for

someone who is sick or has just been exposed to the illness.

"I'm grateful for the access to the tests, and I'm grateful that they're covered, but it is burdensome, and it really disproportionately affects people that don't have the time to sink into it or that may not have internet access at home," Kelly said of the process.

"Families really feel like they're on their own, and that they need to get the tests in case they need them because you can't always get them in a pinch," she said.

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