



FAQs

Reimbursement

- Will reimbursement for COVID-19 home antigen tests be capped at \$12 per test?
 - No, at this time Kaiser Permanente will reimburse members for the full cost of a COVID-19 home antigen test. Kaiser Permanente does not reimburse sales tax, shipping expenses, other add on fees or fees for items related to the tests.
- Are shipping costs for COVID-19 home antigen tests reimbursable?
 - No, Kaiser Permanente does not reimburse shipping expenses, other add on fees, or fees for items related to the tests.
- When will members who have submitted claims for COVID-19 home antigen tests be reimbursed?
 - Kaiser Permanente is actively paying COVID-19 home antigen test reimbursement claims in all regions.
- How long will it take for members to receive reimbursement for COVID-19 home antigen test after they have submitted a claim?
 - Members are typically reimbursed within 15 days of claim submission, however, due to the current high volume of claims, members should anticipate reimbursements in 30-45 days.
- How will members receive reimbursement for COVID-19 home antigen tests after they have submitted a claim?
 - Members will receive their reimbursement via a paper check sent by US mail.
- Is there a time limit for members to submit their COVID-19 home antigen test claims for reimbursement?
 - All claims must be submitted within 365 days. Given receipts can sometimes deteriorate based on the paper used, Kaiser Permanente recommends submitting claims monthly. All receipts must be legible.
- If a member is unable to access kp.org, how can they submit a claim for COVID-19 home antigen test reimbursement?
 - Members who do not have access to kp.org can call member services to have a paper form mailed to them.

- If a member has Kaiser Permanente as secondary coverage, are they still eligible for reimbursement for (8) COVID-19 home antigen tests?
 - The member is eligible for their (8) COVID-19 home antigen tests under their primary plan and their primary carrier is responsible for reimbursement of those tests.
- If a member submitted a claim for reimbursement of a COVID-19 home antigen test before Kaiser Permanente communicated about needing to submit the test QR or UPC code, will the claim still be paid?
 - Yes, and Kaiser Permanente will expect QR or UPC codes in all future submissions.
- Will Kaiser Permanente reimburse members for more than (8) COVID-19 home antigen tests per month?
 - No. In accordance with federal guidance, Kaiser Permanente will reimburse members for (8) COVID-19 home antigen tests per calendar month.
- Will Kaiser Permanente reimburse for COVID-19 home antigen tests used for employment (i.e. employer vaccination policy, weekly testing, etc.) or return to work purposes?
 - **In all markets, other than California** – The federal requirements to cover COVID-19 testing is for individual, diagnostic purposes only. Health plans are not required to cover testing for surveillance, return-to-work, or school purposes. In this case, over the counter tests are primarily intended for individual diagnostic purposes, and not for return-to-work purposes.
 - **In California, and potentially other jurisdictions** – State mandates require that testing be covered for return-to-work and surveillance purposes. In those situations, these tests would be covered per state regulation.
- Will Kaiser Permanente reimburse groups who buy bulk COVID-19 home antigen tests for their employees?
 - The federal guidance that carriers reimburse members for FDA approved COVID-19 home antigen tests applies to members only – not employer groups who purchase tests in bulk. There is no information to share for employer reimbursement currently.

Coverage

- Are Medicare members included under the federal guidance to cover up to eight COVID-19 home antigen tests per member, per calendar month?

- While Medicare members are not included under the federal guidance related to health plan coverage for COVID-19 home antigen tests, Kaiser Permanente believes they should provide this testing access and has chosen to cover Medicare member who have Kaiser Permanente's Senior Advantage (KPSA).
- Will coverage of COVID-19 home antigens tests differ by plan type under the federal guidance?
 - The federal guidance requires the coverage of COVID-19 home antigen tests to be included for all commercial plans, both fully insured and self-funded. Kaiser Permanente has made the decision to include all Medicare plans as well. Currently, Kaiser Permanente is covering all commercial, Medicare, and Medicaid plans under this policy.
- How will Kaiser Permanente be monitoring the number of COVID-19 home antigen tests that each member receives since there's a limit of 8 per member per calendar month?
 - Kaiser Permanente systems will accumulate the number of COVID-19 home antigen tests provided or submitted for reimbursement by each member regardless of where a member acquires a test. Coverage and/or reimbursement will be denied once the eight test per member per calendar month limit is met.
- Does Kaiser Permanente cover PCR home tests?
 - Kaiser Permanente covers COVID-19 PCR tests (including reimbursing for third party testing) following the Families First and CARES Acts requirements.
 - A test is covered at \$0 cost share when it is:
 - Done for individual diagnostic purposes even when the individual being tested is asymptomatic or has no known exposure.
 - Approved by the FDA.
 - If a member purchases a PCR home test, they can submit a claim for reimbursement.

Utilization and Renewals

- Does Kaiser Permanente charge a per claim administrative fee for processing COVID-19 home antigen test claims?
 - No, Kaiser Permanente does not apply a per claim administrative fee for processing COVID-19 home antigen test claims.

- Will rapid antigen home test reimbursement count toward the group's claims?
 - Yes, the costs associated with the coverage of COVID-19 home antigen tests will be included in a customer's experience, and in the overall community experience for Kaiser Permanente. All of these costs will impact future rate calculations based on utilization, and the actual expense of covering these COVID-19 home antigen tests.
- Are COVID-19 home antigen tests being counted under customer medical or pharmacy utilization?
 - These costs will primarily be counted towards the medical benefit underneath lab coverage.
- How will Kaiser Permanente factor into renewals the new federal guidance that health plans reimburse members for FDA-approved COVID-19 home antigen tests?
 - Rates for 2022 are already set. There will be no adjustment to rates to reflect the recent federal guidance that carriers reimburse members for FDA-approved COVID-19 home antigen tests. The new requirement, the evolving epidemiology of COVID-19, and the current inflationary environment are some of the factors that are being considered as we develop expense and revenue projections for 2023 and beyond.
- How long will Kaiser Permanente continue to load its assumed trend for underutilization of benefits due to COVID-19?
 - The Kaiser Permanente experience rating formula applies rating trend to a recent 12-month experience period to develop rates for upcoming account renewals. The current experience period used in rate development largely reflects 2021 utilization; all-in experience for this time frame does not show marked decreases observed in the first half of 2020. Therefore, rating trends continue to be reviewed and/or altered monthly for changes in utilization and expected ongoing medical expenses and the continued volatility necessitates frequent review of rating trend.

Miscellaneous

- Will KP providers proctor COVID-19 home antigen tests (via telehealth or in-person) that require proctoring?
 - No, Kaiser Permanente providers do not have the bandwidth to proctor COVID-19 home antigen tests. Companies that manufacture tests that require proctoring should have a contract with their own providers who will proctor their tests. If groups or members have questions, they should contact the company that manufactured the COVID-19 home antigen test.

- Will Kaiser Permanente provide a letter/documentation to validate the results of my COVID-19 home antigen tests so I can return to work?
 - Kaiser Permanente will not provide documentation or validation of rapid antigen home test results.
 - All members should keep in mind that a negative rapid antigen home test result means that the test did not detect the virus, but it doesn't rule out infection. After a negative rapid antigen home test result, if a member has concerns or their symptoms worsen, they should visit kp.org or use the mobile app to access care including an e-visit, video visit, or to schedule an appointment with their doctor.
- Can I get COVID-19 home antigen tests for my dependent if they're not on my plan?
 - In accordance with federal guidance, Kaiser Permanente will cover up to eight COVID-19 home antigen tests per member, per calendar month.
- How is Kaiser Permanente guarding against potential fraud and abuse while complying with the federal guidance?
 - Kaiser Permanente has several controls and audits in place to ensure that claims for COVID-19 home antigen tests are accurate and appropriate. As part of the federal guidance, health plans are allowed to request an attestation and additional UPC and purchase information on all submitted claims. Kaiser Permanente is requiring the following on all submitted claims:
 - An itemized purchase receipt with test name, date of purchase, price, and number of tests.
 - A photo of the QR or UPC bar code cut out of the COVID-19 home antigen test box if submitting online.
 - If a member is submitting a paper claim by mail, send in the QR or UPC code and not the entire package.
 - By submitting a claim for reimbursement, members are attesting that the COVID-19 home antigen tests was purchased for personal use, is not for employment purposes unless required by applicable state law, has not and will not be reimbursed by another source, and is not for resale.
- Will Kaiser Permanente's claims system be able to differentiate between a COVID-19 home antigen test ordered by a healthcare provider, for which there is no prescribed limit, and a test obtained by the member with no order from a healthcare provider, for which there's a limit of 8 tests per member per calendar month?

- Yes, Kaiser Permanente's systems will be able to differentiate between COVID-19 home antigen tests ordered by a healthcare provider and tests members obtain on their own.
- How is Kaiser Permanente ensuring that COVID-19 home antigen tests are being used for diagnostic purposes only?
 - In the federal guidance and regulations related to rapid antigen home testing, Kaiser Permanente is allowed to request an attestation from the member submitting the claim that the test is for personal use and not for employment purposes. This member attestation will be the primary way Kaiser Permanente will ensure tests are not reimbursed for unallowed purposes. Kaiser Permanente also will do post payment reviews, and other research to ensure that we don't see inappropriate testing.