GuideStone Over-the-Counter COVID-19 Test Reimbursement FAQ

What is the Over-the-Counter Test Coverage Mandate?

On January 10, 2022, the Biden Administration announced new federal guidance that allows people with employer-sponsored or individual health insurance coverage to seek reimbursement for the purchase of [FDA-approved over-the-counter COVID-19 tests](#) from their employer group or health insurer, effective with tests purchased on or after January 15, 2022.

What does the Over-the-Counter Test Coverage Mandate Cover?

Over-the-counter, at-home diagnostic tests approved by the FDA can qualify for reimbursement. (A list of approved tests can be found [here](#)) Under the new federal guidelines, GuideStone® members can seek reimbursement for up to eight [FDA-approved](#) tests per month per member. That means a family of four can be reimbursed for 32 tests per month.

Note: Tests may be packaged individually or with multiple tests in one package (e.g., two tests packaged in one box). Plans are required to cover eight tests per covered individual per month, regardless of how they are packaged and distributed.

Who is eligible for the over-the-counter test reimbursement?

GuideStone medical plan members* can seek reimbursement for the purchase of FDA-approved over-the-counter COVID-19 tests.

*Excluding Medicare-coordinating plans. For reimbursement information for Global Health Plans please, visit *Member.Highmark.com*. For reimbursement information for Cigna Global Plans, please visit *CignaEnvoy.com*.

How long will it take to receive my over-the-counter test reimbursement?

Please allow up to 30 days for claims processing and payment to be issued.

How can I check on the status of my over-the-counter test reimbursement?

Members can check their claim status by:
1. Logging into *GuideStoneHealth.org*
2. Going to "My Plan"
3. Clicking on "Claims"

If additional assistance is needed, members can call MyQHealth at 1-855-497-1230.

What documentation is needed to submit a request for an over-the-counter test reimbursement?

You will need to submit the following documentation to receive reimbursement for your over-the-counter test:

- Completed *Member Submitted Health Insurance Claim Form*
- Itemized receipt for your over-the-counter tests with purchase date on or after January 15, 2022
- Original or photocopy of Universal Product Code (UPC) label from your purchased over-the-counter tests

When you have this documentation ready, follow the instructions in the next question to formally submit a request.

Note: If the *Member Submitted Health Insurance Claim Form* is incomplete or any of the required documentation noted above is not included with your reimbursement request, your claim will be rejected with a rejection reason indicating that additional information is needed.

How do I get reimbursed for over-the-counter tests?

NOTE: By submitting a claim for reimbursement of an over-the-counter COVID-19 test, you are attesting that the test was purchased for personal diagnostic purposes, not for employment purposes, and will not be reimbursed by another source or used for resale.

Mail-in claim reimbursement process:

1. Download the *Member Submitted Health Insurance Claim Form*. You can locate the form by following the steps below:
   a. Log into *GuideStoneHealth.org*
   b. Go to "My Plan"
   c. Click on "Highmark"
   d. Go to "Forms Library" at the bottom of the page
   e. Then scroll down until you find the *Member Submitted Health Insurance Claim Form*.
2. Fill out all necessary/required information on the form
3. Report "COVID OTC Test Reimbursement" in the "Diagnosis or Nature of Illness or Injury" section of the *Member Submitted Health Insurance Claim Form*
4. Print the *Member Submitted Health Insurance Claim Form*
5. Sign and date the *Member Submitted Health Insurance Claim Form*
6. Mail the *Member Submitted Health Insurance Claim Form* along with a dated receipt of purchase and UPC label from the test box to:

   Claims
   P.O. Box 890173
   Camp Hill, PA 17089-0173

NOTE: Please submit a separate claim form for each patient. All expenses for one patient can be submitted with one claim form.

Digital claim reimbursement process:

1. Download the *Member Submitted Health Insurance Claim Form*. You can locate the form by following the steps below:
   a. Log into *GuideStoneHealth.org*

b. Go to "My Plan"

c. Click on "Highmark"

d. Go to "Forms Library" at the bottom of the page

e. Then scroll down until you find the *Member Submitted Health Insurance Claim Form*

2. Fill out all necessary/required information on the form

3. Report "COVID OTC Test Reimbursement" in the "Diagnosis or Nature of Illness or Injury" section of the *Member Submitted Health Insurance Claim Form*

4. Save the *Member Submitted Health Insurance Claim Form* to your computer

5. Print the *Member Submitted Health Insurance Claim Form*

6. Sign and date the *Member Submitted Health Insurance Claim Form*

7. Log into *GuideStoneHealth.org*

8. Go to "My Plan"

9. Click on "Highmark"

10. Scan and upload the *Member Submitted Health Insurance Claim Form* along with an image of the dated receipt of purchase and UPC label from the test box via Message Center

a. Click on "Contact Us"

b. Under "Select your medical plan", click on "Medical – BLUE CARD (01/01/2022 – 12/31/2022)"

c. Select message topic of "Claim Inquiry"

d. Indicate the inquiry is for "COVID OTC Test Reimbursement"

e. Click on the paperclip icon next to "Attach File" and browse to where you saved the *Member Submitted Health Insurance Claim Form* and copies of the receipt and UPC label on your computer

f. Complete any of the other required fields

g. Click the "Submit" button

NOTE: Please submit a separate claim form for each patient. All expenses for one patient can be submitted with one claim form.

GuideStone®