

From: [Betty Koepsel](#)
To: [ETF SMB Board Feedback](#)
Subject: Self COVID testing
Date: Wednesday, December 22, 2021 2:05:49 PM

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Dear Board,

I am a retiree from UWM and carry the State insurance. I recently purchased 2 COVID self test kits from Walgreens. I checked to see if our United Health plan would cover self testing for COVID. What I found out was that self testing needs to be ordered by a doctor. After you perform the test, the test needs to be transported to a lab. This is a cumbersome process using an overburdened healthcare system. The process serves as not only a barrier to testing, but also provides an opportunity for additional COVID exposure. With the virulent nature of Omicron, testing timeliness and testing flexibility is required to prevent the spread of the disease.

I strongly suggest COVID self testing kits are encouraged and immediately covered by our health insurance plan.

Thank you for your consideration,

Betty Koepsel MSN, RN



Sent from my iPhone



STATE OF WISCONSIN
Department of Employee Trust Funds
A. John Voelker
SECRETARY

Wisconsin Department
of Employee Trust Funds
PO Box 7931
Madison WI 53707-7931
1-877-533-5020 (toll free)
Fax 608-267-4549
etf.wi.gov

January 5, 2022

Betty Koepsel
[REDACTED]

MID: [REDACTED]

Dear Ms. Koepsel:

Thank you for your December 22, 2021 email to the Group Insurance Board (Board). You expressed concern over the lack of health insurance coverage for COVID-19 at-home kits that you purchased without a doctor's order. I appreciate the opportunity to respond as the Deputy Director for the Office of Strategic Health Policy in the Department of Employee Trust Funds (ETF).

Coverage for certain COVID-19 services and supplies, like at-home test kits, is established by the federal government. When federal rules are published, affected health plans must comply. Furthermore, coverage of at-home test kits is evolving. At this time, these tests must be covered without participant cost-sharing, but only when ordered by a health care provider who has determined the test is medically appropriate based on currently accepted medical standards of care.

The Biden-Harris Administration announced on December 2, 2021, that people could purchase the at-home tests and get reimbursed, in the future. Federal guidance on this policy is planned to be released in mid-January 2022. This federal guidance may expand the scope of required coverage of at-home COVID-19 testing by eliminating the need to involve a health care provider. Health plans are awaiting the information.

Additionally, on December 21, 2021, President Biden announced that the federal government was buying 500 million at-home test kits to be distributed to people. This federal program is also expected to roll out later this month.

The Board has an annual process to review changes to the contract signed by participating health plans. This process is used to consider changing benefit coverage and other elements of the contract. The 2022 contract is complete, but the process to begin the 2023 contract has started. While COVID-19 at-home test kits could be added to this list of items to consider for 2023, federal mandates supersede contract language. COVID-19 coverage is frequently changing during the pandemic, so federal action will likely alter the benefit prior to the annual actions taken by the Board.

I hope this information is helpful. If you have further questions, please contact me or Arlene Larson of my staff at (608) 264-6624 or arlene.larson@etf.wi.gov.

Sincerely,

Betty Koepsel
January 5, 2022
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A handwritten signature in black ink, appearing to read 'Brian Stamm', with a long horizontal flourish extending to the right.

Brian Stamm
Deputy Director
Office of Strategic Health Policy
(608) 267-4554
brian.stamm@etf.wi.gov

CC: Arlene Larson