

COVID-19 Overview and Frequently Asked Questions

In December 2020, the U.S. Food and Drug Administration (FDA) issued emergency use authorizations (EUAs) allowing two COVID-19 vaccines to be distributed in the U.S. In late February 2021, the FDA issued an EUA for a third COVID-19 vaccine. While there was a temporary pause in the use of the third vaccine option, from Johnson & Johnson, due to reports of a rare and severe type of blood clot, the FDA and the CDC have determined that the use of the Johnson & Johnson vaccine should be resumed because the data show that the vaccine's potential benefits outweigh its known and potential risks in individuals 18 years of age and older.

The Johnson & Johnson vaccine requires a single dose while the other two require two doses and, for those with compromised immune systems, a third dose (Pfizer or Moderna vaccines only) may be recommended. Funding authorized by the CARES Act covers the cost of these COVID-19 vaccines.

In addition, oral antiviral medications are now available by prescription to treat those with COVID-19. See the oral antiviral medications chart for more details about these treatments.

Effective January 15, 2022, the federal government is requiring insurance companies and group insurance plans to cover the cost of over-the-counter at-home COVID-19 tests, so people with private health coverage can get them for free starting January 15, 2022. (This may not apply to Medicare plans; see question 10 below for additional details.)

Over-the-Counter (OTC) COVID-19 Test Kits

FAQs

Q1: When and how can I get free at-home OTC test kits for COVID-19?

A: Contact your insurance plan to get information on how to access coverage for the at-home OTC COVID-19 test kits. If your plan has chosen to have Elixir process these test kits through your prescription benefit, you should use a participating pharmacy and show your prescription benefit card at the pharmacy counter.

Q2: Is there a specific test kit that I should get?

A: Only FDA-authorized at-home COVID-19 test kits can be covered.

PLEASE NOTE: Scammers are selling fake and unauthorized at-home COVID-19 test kits in exchange for your personal or medical information. Please be sure to purchase FDA-approved COVID-19 test kits from legitimate providers. The Office of the Inspector General (OIG) offers more information about COVID-19 scams on its website at: <https://oig.hhs.gov/fraud/consumer-alerts/fraud-alert-covid-19-scams/>.

Q3: Do I need a prescription to get free at-home OTC test kits to test for COVID-19?

A: No. Prescriptions are not required.

Q4: Do I have to purchase these at-home OTC test kits at specific locations to get them for no cost?

A: Starting January 15, 2022, members are encouraged to get at-home test kits at participating in-network pharmacies – where you would typically get prescription medications. If your plan has chosen to use the Elixir network for at-home OTC COVID-19 test kit coverage, all pharmacies will be considered in-network as long as they

are contracted with Elixir. If you purchase kits at non-participating pharmacies or retailers or online, you will have to submit receipts to your insurance plan, and the plan will be responsible for reimbursing you at a rate of up to \$12 per test (or the cost of the test, if less than \$12).

Q5: What if I can't find any network pharmacies that have the at-home COVID-19 test kits in stock?

A: You may purchase tests at out-of-network pharmacies or online retailers and submit your receipts to your insurance plan for reimbursement at a rate of up to \$12 (or the cost of the test, if less than \$12). You may also access free testing in your communities, or tests can be administered by healthcare providers, such as nurses, doctors and pharmacists, without cost-sharing.

Q6: How many free at-home test kits can I get?

A: Members can get as many as eight free over-the-counter at-home tests per covered individual per month without a prescription, regardless of whether the tests are bought all at once or at separate times throughout the month.

Q7: Can I get all eight OTC test kits at one time?

A: Yes. Your plan is required to provide reimbursement for up to eight tests per month for each individual on the plan, regardless of whether the tests are bought all at once or at separate times throughout the month.

Q8: I purchased my test kits at the register or online and had to pay for them. How can I get reimbursed for those?

A: Contact your insurance plan for information on reimbursement of receipts for the at-home OTC COVID-19 test kits.

Q9: What if I bought and paid for some at-home test kits *before* January 15, 2022. Can I request reimbursement for those?

A: Insurance plans are not required by federal law to cover at-home tests acquired before January 15, 2022. You may contact your insurance plan about getting reimbursed for tests purchased before January 15, 2022.

Q10: I'm on Medicare. Am I eligible for this up-front coverage at the point of sale at the pharmacy?

A: Medicare beneficiaries are not covered by this mandate. Please see the Centers for Medicare & Medicaid Services (CMS) [FAQ document](#) for more information.

Q11: Does Elixir Mail Order Pharmacy have free COVID-19 test kits?

A: Contact Elixir Pharmacy customer care to find out if at-home OTC COVID-19 test kits are available for shipping.

Q12: Are COVID-19 at-home OTC test kits available at Rite Aid?

A: Due to high demand, at-home OTC test kits may have limited availability at some Rite Aid locations. To find Rite Aid locations near you, use the store locator on the [Rite Aid website](#).

Vaccine and Antiviral Medication

FAQs

Q: Will I be able to get the COVID-19 vaccine or the antiviral medication at my network pharmacies?

A: Yes. You can get COVID-19 vaccines and fill prescriptions for the antiviral medication at any network pharmacy.

Q: How can I learn more about getting a vaccine in my state?

A: We have prepared a state-by-state guide that may help. [Click here](#) to view the guide, and select your state to learn more.

Q: Will COVID-19 vaccines be covered by Medicare?

A: Yes. If you are enrolled in a Medicare Advantage plan during calendar year 2020 and 2021, payment for the COVID-19 vaccine and its administration will be made through the original fee-for-service Medicare program. This means that you can be vaccinated against COVID-19 with no copay/cost share or deductible. Please present your red, white, and blue Medicare card at the pharmacy at the time of vaccination.

Q: If I am not a Medicare member, will the COVID-19 vaccine be covered by my plan, and what will it cost?

A: Elixir members who are not enrolled in a Medicare Advantage plan can receive all recommended doses of the vaccine at **no copay/cost share or deductible**. The federal government has purchased the initial supply of vaccines, so the vaccine itself will be paid for through funding authorized by the CARES Act. Some pharmacies may charge an administration fee, but that should be paid for by your plan.

Q: Will antiviral medications be covered by Medicare?

A: Yes. Antiviral medications will be covered under Medicare Part D.

Q: Will vaccine prices be different if I have to go to an out-of-network (OON) pharmacy?

A: No. Members will receive both doses of the vaccine at no copay/cost share or deductible.

Q: Will the vaccine or the antiviral medication be available only at certain pharmacies?

A: Yes. To receive free supplies of COVID-19 vaccines and/or COVID-19 antiviral medications, pharmacies, retail clinics, providers, and others must sign an agreement with the U.S. government.

Q: When should the oral antiviral medications be prescribed, and what are some of the clinical considerations?

A: Two oral antiviral medications are now available under EUA for the treatment of mild-to-moderate COVID-19 in individuals who have tested positive within five days of symptom onset. These medications are only available by prescription. See the oral antiviral medications chart for additional details.

ORAL ANTIVIRAL MEDICATIONS FOR THE TREATMENT OF COVID-19			
Medication	Population	Common Side Effects	Dosing
Molnupiravir (Merck)	Authorized for those aged 18 years and older who are at high risk for progression to severe COVID-19. ¹	Possible side effects include diarrhea, nausea and dizziness. Molnupiravir is not recommended for use during pregnancy because studies showed that molnupiravir may cause fetal harm when administered to pregnant individuals. ²	Dosed twice daily (four capsules) every 12 hours for five days.
Paxlovid (Pfizer)	Authorized for those aged 12 years and older weighing at least 40 kg and who are at high risk for progression to severe COVID-19.	Possible side effects include dysgeusia (altered or impaired sense of taste), diarrhea, increased blood pressure and myalgia (muscle aches). Nirmatrelvir and ritonavir, which comprise paxlovid, also interact with other medicines, which may lead to serious or life-threatening adverse reactions.	Dosed orally twice daily as three tablets (two tablets of nirmatrelvir and one tablet of ritonavir) for five days.

1. Molnupiravir is not authorized for use in patients younger than 18 years of age because it may affect bone and cartilage growth.
2. Additional warnings and precautions for those of childbearing age are available in [these FAQs](#) from the FDA.

Q: How will COVID-19 vaccines work?

A: COVID-19 vaccines will work like other vaccines, which expose recipients to antigens. These antigens help those who are vaccinated to develop an immune response that will be able to block or kill the virus if a person becomes infected.

Q. Will the COVID-19 vaccine be like the flu vaccine and require annual dosing?

A: More data is required to determine if COVID-19 vaccines will be needed every year. See the chart below for the latest recommendations on COVID-19 vaccines and boosters.

Those who received the Pfizer-BioNTech Vaccine	Those who received the Moderna Vaccine	Those who received the Johnson & Johnson/ Janssen Vaccine
<p>Should get a booster if they are:</p> <ul style="list-style-type: none"> • 12 years of age and older <p>When should they get boosters? At least 5 months after completing their primary COVID-19 vaccination series</p> <p>Which booster should they get?</p> <ul style="list-style-type: none"> • Pfizer-BioNTech or Moderna (mRNA COVID-19 vaccines) are preferred in most* situations • Teens 12–17 years old may only get a Pfizer-BioNTech COVID-19 vaccine booster 	<p>Should get a booster if they are:</p> <ul style="list-style-type: none"> • 18 years of age and older <p>When should they get boosters? At least 5 months after completing their primary COVID-19 vaccination series</p> <p>Which booster should they get?</p> <ul style="list-style-type: none"> • Pfizer-BioNTech or Moderna (mRNA COVID-19 vaccines) are preferred in most* situations 	<p>Should get a booster if they are:</p> <ul style="list-style-type: none"> • 18 years of age and older <p>When should they get boosters? At least 2 months after the initial J&J/Janssen vaccination</p> <p>Which booster should they get?</p> <ul style="list-style-type: none"> • Pfizer-BioNTech or Moderna (mRNA COVID-19 vaccines) are preferred in most* situations
<p><i>* Although mRNA vaccines are preferred, J&J/Janssen COVID-19 vaccine may be considered in some situations.</i></p>		

Q: Most vaccines take years to develop. How did we speed up development of a COVID-19 vaccine and has that affected its safety?

A: It’s correct that vaccine development usually takes years. However, in this case, developers were able to speed up the process, in part because of efforts that had been underway on previously known coronaviruses (SARS-CoV-1 and MERS CoV). In addition, the U.S. government aided the process by allowing manufacturing to start while the clinical trials were ongoing. Data collected from thousands of participants in clinical trials help the FDA determine the safety of the vaccine.

Q: What is emergency use authorization?

A: An EUA is a way to facilitate the availability and use of medical treatments, including vaccines, during public health emergencies. Under an EUA, the FDA may allow unapproved medical products, or unapproved uses of approved medical products, in an emergency to diagnose, treat or prevent serious or life-threatening diseases or conditions.

Q: What are some of the clinical details about these vaccines?

A: Two of the currently offered vaccines are messenger RNA vaccines, or mRNA vaccines. These use a new approach to protecting against infectious diseases and are the first of their kind to be licensed in the United States. The third vaccine is manufactured using adenovirus type 26 (Ad26) to deliver a piece of the DNA, or genetic material, that is used to make the distinctive “spike” protein of the SARS-CoV-2 virus.

VACCINES TO PROTECT AGAINST COVID-19			
Vaccine	Population	Common Side Effects	Initial Dosing ^{1,2,3,4,5,6}
Pfizer-BioNTech	Authorized for use in those aged 5 and older and contraindicated for individuals with a known history of a severe allergic reaction (e.g., anaphylaxis) to any vaccine component; FDA-approved for the prevention of COVID-19 disease in individuals 16 years of age and older.	Side effects of the vaccine typically resolve within 1-2 days and commonly include things like injection site reactions, fatigue, headache, muscle pain, chills, joint pain, nausea, feeling unwell, swollen lymph nodes and fever.	Series of two doses (30 mcg, 0.3 mL each for adults; 10 mcg. for age 11 and younger) administered intramuscularly, three weeks apart, with a third-dose option for some.
Moderna	Authorized for use in those aged 18 and older and contraindicated for individuals with a known history of a severe allergic reaction (e.g., anaphylaxis) to any vaccine component	Side effects of the vaccine typically resolve within 1-2 days and commonly include things like injection site reactions, fatigue, headache, muscle pain, chills, joint pain, nausea and vomiting and fever.	Series of two doses (100 mcg, 0.5 mL each) administered intramuscularly, one month apart, with a third-dose option for some.
Johnson & Johnson/Janssen⁷	Authorized for use in those aged 18 and older and contraindicated for individuals with a known history of a severe allergic reaction (e.g., anaphylaxis) to any vaccine component	Side effects of the vaccine typically resolve within 1-2 days and commonly include things like injection site reactions, fatigue, headache, muscle pain, and nausea.	Single dose (0.5 mL each) administered intramuscularly.

1. According to interim CDC clinical considerations, doses administered within a grace period of ≤ 4 days from the recommended date for the second dose are considered valid; however, doses administered earlier do not need to be repeated. The second dose should be administered as close to the recommended interval as possible. However, there is no maximum interval between the first and second dose of either vaccine.
2. Both doses of the two-dose series should be completed with the same product. However, if two doses of different mRNA COVID-19 vaccine products are mistakenly administered, no additional doses of either product are recommended at this time.
3. For the immunocompromised, a third-dose of mRNA vaccine should be administered at least 28 days after the second dose.
4. **Pfizer BioNTech vaccine:** Booster shots are now available for everyone aged 12 and older, to be administered at least five months after the completion of their Pfizer BioNTech vaccine series.
5. **Moderna vaccine:** Booster shots are now available for everyone aged 18 and older, to be administered at least six months after the completion of either mRNA vaccine series.
6. **Johnson & Johnson vaccine:** The CDC is recommending a booster shot, to be administered at least two months after the vaccine.
7. Out of an abundance of caution, the CDC and FDA recommended a pause in the use of the Johnson & Johnson COVID-19 vaccine, but usage has been resumed because the available data show that the vaccine's known and potential benefits outweigh its known and potential risks in individuals 18 years of age and older.

The CDC advises that vaccine providers observe patients with a history of allergic reactions (due to any cause) for 30 minutes after vaccination. All other persons should be observed for 15 minutes after vaccination to monitor for the occurrence of

immediate adverse reactions. The CDC also states that appropriate medical treatment must be immediately available to treat a patient who experiences a severe allergic reaction to the vaccine.

If any recipients of the Johnson & Johnson vaccine develop severe headache, abdominal pain, leg pain or shortness of breath within three weeks after vaccination, they should contact their healthcare providers.

Q: Does Elixir Mail Order Pharmacy have the vaccine?

A: No. As a mail order pharmacy, Elixir Pharmacy is unable to administer the vaccine directly to members.

Q: Are COVID-19 vaccines available at Rite Aid locations?

A: Yes. For updated information on vaccine eligibility in your area and for scheduling appointments at Rite Aid, visit Rite Aid's [COVID-19 page](#). Vaccine doses are limited, and availability is updated daily. Store and pharmacy associates are not able to schedule appointments.

Q: Which vaccines is Rite Aid administering?

A: Rite Aid is administering all three vaccines across its various locations. [Visit Rite Aid's website to learn more.](#)