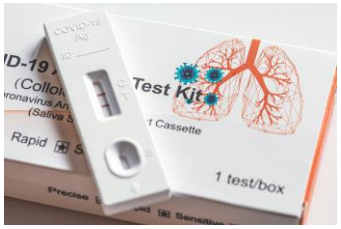
Carrier Guidelines for OTC COVID-19 Tests



Starting January 15, 2022 health plan members can go online, or to a pharmacy or store, to purchase an at-home over-the-counter (OTC) COVID-19 diagnostic test authorized by the U.S. Food and Drug Administration (FDA) at no cost, either through reimbursement or free of charge through their insurance. The test will either be free directly at the point of sale, if your health plan provides for direct coverage, or by reimbursement if you are charged for your test. If your plan has set up a network of preferred providers at which you can obtain a test with no out-of-pocket expense, you can still obtain tests from other retailers outside that network (receipt required). Insurance companies are required to reimburse you at a rate of up to $12 per individual test (or the cost of the test, if less than $12).

CARRIER	ACCESSIBILITY	REIMBURSEMENT
aetna	Aetna is working to implement this arrangement through their retail pharmacy network. Members can access FDA authorized OTC COVID-19 tests at pharmacies, retail locations, or online. Click here for more information from the carrier.	Submit a claim for reimbursement at a pharmacy, retail store or online. Log in to the Aetna member website, click on "submit a claim for reimbursement" and follow the claims submission instructions. Students log in to the members school account to submit a claim.
Anthem	Sydney℠ Health mobile app or at anthem.com. In-person diagnostic COVID-19 testing sites. Use the Anthem COVID-19 Test Site Finder to find a testing location. Members can also access FDA authorized OTC COVID-19 tests at pharmacies, retail locations, or online. Click here for more information from the carrier.	If a member needs to submit a claim, log in to anthem.com/ca, go to Claims & Payments, and choose Submit A Claim.
blue california	Members can access FDA authorized OTC COVID-19 tests at pharmacies, retail locations, or online. Click here for more information from the carrier.	A claim form and receipt will need to be submitted to Blue Shield.
CaliforniaChoice	Members can access FDA authorized OTC COVID-19 tests at pharmacies, retail locations, or online.	See carrier requirement.
Cigna	Members can access FDA authorized OTC COVID-19 tests at pharmacies, retail locations, or online. Click here for more information from the carrier.	A claim form and receipt will need to be submitted to Cigna.
Cigna + oscar	Members can access FDA authorized OTC COVID-19 tests at pharmacies, retail locations, or online. Click here for more information from the carrier.	Pending
Community Care Health	Members can access FDA authorized OTC COVID-19 tests at pharmacies, retail locations, or online. Click here for more information from the carrier.	A claim form and receipt will need to be submitted to Community Care Health.
Covered California	Members can access FDA authorized OTC COVID-19 tests at pharmacies, retail locations, or online.	See carrier requirement.
health net	Members can access FDA authorized OTC COVID-19 tests at pharmacies, retail locations, or online.	A claim form and receipt will need to be submitted to Health Net. Members may find a claim form on www.healthnet.com or by calling the Customer Contact Center at the telephone number listed on their ID card.

Final availability, purchasing details and reimbursement requirements are determined by the applicable insurance company. Please refer to the carrier website for complete information. If you have any questions, call your Warner Pacific Sales Consultant or team member at **(800) 801-2300**. (Rev. 01/30/22)

WARNER Pacific

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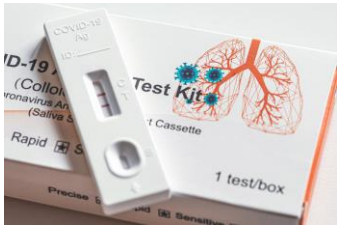

CARRIER	ACCESSIBILITY	REIMBURSEMENT
KAISER PERMANENTE	Order free self-tests at covidtest.gov Members can access FDA authorized OTC COVID-19 tests at pharmacies, retail locations, or online. Click here for more information from the carrier.	A claim form and receipt will need to be submitted to Kaiser Permanente. The claim must include: • 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 rapid antigen home test box.
MediExcel HEALTH PLAN	Members can access FDA authorized OTC COVID-19 tests at pharmacies, retail locations, or online.	Pending
Nippon Life Benefits	Members can access FDA authorized OTC COVID-19 tests at pharmacies, retail locations, or online. Click here for more information from the carrier.	A claim form and receipt will need to be submitted to Nippon Life Benefits.
SHARP HEALTH PLAN	Members can access FDA authorized OTC COVID-19 tests at pharmacies, retail locations, or online. Click here for more information from the carrier.	A claim form and receipt will need to be submitted to Sharp Health Plan.
Sutter Health	Members can access FDA authorized OTC COVID-19 tests at pharmacies, retail locations, or online. Click here for more information from the carrier.	A claim form and receipt will need to be submitted to Sutter Health Plus. The form is available at sutterhealthplus.org and on the member portal at shplus.org/memberportal.
UnitedHealthcare	UnitedHealthcare has identified Preferred COVID-19 Test Pharmacies for OTC at-home COVID-19 tests with no out-of-pocket costs and no requirement to submit for reimbursement. To get an OTC at-home COVID-19 test(s) with no out-of-pocket costs, the member must purchase at the in-store pharmacy counter. Members can also access FDA authorized OTC COVID-19 tests at pharmacies, retail locations, or online. Click here for more information from the carrier.	Members with an OptumRx logo displayed on their member ID card can receive reimbursement in two ways: 1. At an in-store pharmacy counter at one of UHC's Preferred Retailers for OTC at-home COVID-19 tests: A Preferred Retailer is a pharmacy that UHC arranged to provide OTC at-home COVID-19 tests with no out-of-pocket costs to the member. 2. At any other in-store or online retailer: Submit a receipt for reimbursement online at myuhc.com. Members may also submit receipts through a Claim Form. Members without an OptumRx logo on their member ID card may still submit for reimbursement at myuhc.com or through a UHC Claim Form.
WesternHealth Advantage	Preferred Network for Test Pickup (as of Jan 18, 2022): • Walmart • RiteAid Members can also access FDA authorized OTC COVID-19 tests at pharmacies, retail locations, or online. Click here for more information from the carrier.	1. Reimbursement: Members will be able to submit a reimbursement request form, with a scanned receipt, for the cost paid up to $12 per diagnostic test. 2. At a preferred, in-network pharmacy for $0: Visit a preferred test pickup, by showing the member WHA ID Card and the pharmacist will dispense the at-home test(s) at no charge at time of pickup.

Final availability, purchasing details and reimbursement requirements are determined by the applicable insurance company. Please refer to the carrier website for complete information. If you have any questions, call your Warner Pacific Sales Consultant or team member at **(800) 801-2300**. (Rev. 01/30/22)

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