

How over-the-counter (OTC) Covid-19 tests will be covered by Health Insurance Carriers.

As of January 15, 2022, health plans are required to cover the cost of 8 FDA approved over-the-counter (OTC) in-home diagnostic tests, per member per month. The guidance is applicable to self-insured and fully insured group health care plans, including grandfathered health plans (“plans”):

- Plans and issuers must cover the cost of OTC COVID-19 tests, including tests obtained without a health care provider’s order or authorization.
- Coverage must be provided without cost-sharing (deductibles, co-payments, and coinsurance) or prior authorization requirements.
- Plans must reimburse participants for the cost of testing per the plan’s claims procedures. Plans are not required to reimburse sellers of the kits directly but may do so voluntarily.
- The guidance “strongly encourages” plans to provide direct coverage for OTC COVID-19 tests by reimbursing sellers directly without requiring participants to seek reimbursement.

In addition, anyone can order and receive free testing kits online by visiting the link below:

[Free Government Covid-19 testing kits](#) or by visiting <https://special.usps.com/testkits>.

CARRIER	CLAIM SUBMISSION PROCESS	RETAIL PURCHASE WITHOUT CLAIM SUBMISSION	RESOURCES
Aetna	Aetna members can go online and submit receipts Aetna's Covid-19 OTC reimbursement link . Or get free test kits mailed to them here	Not available at this time.	OTC Home Testing Reimbursement FAQ OTC Home Testing Plan Sponsor Letter
Anthem Blue Cross	Members can submit for reimbursement through Anthem's member portal (select Claims & Payment after logging in). Members can also order tests online using the Sydney Health mobile app or at anthem.com/ca	Not available at this time.	Article on OTC Tests

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Blue Shield of California	Members can submit for reimbursement using the Blue Shield Statement of Claim form .	Not available at this time.	How to File a Reimbursement
Cigna + Oscar	A claims reimbursement process will be available soon.	C+O recommends members show their ID card to the pharmacy and request they bill your insurance. They understand this may not be accepted as many pharmacies are still working through how to set up this process.	OTC Home Test Reimbursement
Health Net	Members can submit for reimbursement using the Health Net claim form .	Not available at this time.	-
Kaiser Permanente®	Members can submit for reimbursement through Kaiser's member portal .	Not available at this time.	COVID Resources
MediExcel Health Plan	A reimbursement form is available online through the MediExcel Members Portal	A drive through test is available at Excel Hospital in Tijuana with no appointment necessary.	COVID Resources
Sharp Health Plan	Members can submit for reimbursement using the Sharp OTC COVID test reimbursement form .	Not available at this time.	COVID Resources
Sutter Health Plus	Members can submit for reimbursement using the Sutter claim form .	Not available at this time.	COVID Resources
UnitedHealthcare	Members can submit for reimbursement through UHC's member portal .	Members who have pharmacy benefits administered by OptumRx will have no up-front cost when purchasing through Walmart Pharmacy or Rite Aid Pharmacy (members can determine they are through OptumRx by the logo on their ID card).	OTC Home Testing FAQ COVID Resource Center

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