OTC Test Coverage

Free At-Home COVID-19 Tests from COVIDtests.gov

In addition to the group health insurance coverage noted below, every residential household in the U.S. is able to receive four (4) at-home Covid-19 OTC tests at no cost.

Order Free At-Home Tests now as shipping typically takes 7-12 days.

Federal Mandate for COVID-19 OTC Tests

Effective January 15, 2022, an expansion of the Affordable Care Act – Families First Coronavirus Response Act - requires group health coverage plans to allow for coverage for Over the Counter (OTC) testing to detect SARS-CoV-2 and/or to diagnose COVID-19.

Under the requirements, OTC tests are to be provided with:

- no deductibles or co-payments,
- no required involvement of a health care provider/diagnosis, and
- no requirement for prior authorization or medical management.

Limit

Eight (8) tests per month, per covered individual.

The details below are our understanding of how the reimbursement will be processed under Cornell’s various plans. This could change, as additional information is provided and the requirements are clarified. Cornell will continue to monitor changes over the next days and weeks, as processes with each vendor are confirmed and finalized. Please return to this page frequently and we will note when the information has been updated. In the case of a discrepancy between this summary and the official Plan Document(s), the Plan Document(s) will take precedence.

Coverage

[tabs]

Active Endowed Plans

Updated as of 02/15/2022

OptumRx (Active prescription plan)

Tests for enrolled members (covered individual, spouse/domestic partner, dependent children) are eligible for coverage from OptumRx.
Purchase an OTC test on or after 1/15/2022 at no cost through Kinney's, Walgreens, Walmart, Sam's Club, or Rite Aid*. Visit the pharmacy counter, present your OptumRx member ID card and request to submit to OptumRx.

**NEW! OPTUM STORE** - You can also purchase 8 OTC tests** (4 kits with 2 tests in each kit) at no cost through the online Optum Store.
- You must log-in (or register for first-time users) through your [OptumRx member portal](#) to access the Optum Store
- Shipping is free when you order 2 to 4 kits (4 to 8 tests) at a time.
- [Step-by-step instructions to order your kits via the Optum Store](#)
- You can also purchase an OTC test kit at other stores or online retailers. Keep your purchase receipt(s) and submit your reimbursement request using this online form. OptumRx will reimburse you up to $12 per test by submitting a claim.
- OptumRx will apply the limit to their reimbursement, i.e., eight (8) tests per month, per covered individual.
- Learn more at [http://optumrx.com/testinfo](http://optumrx.com/testinfo)

*Additional pharmacies will be added to OptumRx’s network and communicated once available.

**Members are limited to 8 tests (4 kits) per household per calendar month at the Optum Store. To access additional supply for dependents, please visit a network pharmacy or retailer and submit a claim for reimbursement.

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### Aetna Active Health Plans

- Tests for enrolled members (covered individual, spouse/domestic partner, dependent children) are eligible for reimbursement from Aetna medical plans.
- Purchase an OTC test on or after 1/15/2022.
- Submit a claim (including receipt/proof of purchase) using [Aetna’s existing claim form](#).
- Aetna will apply the limit to their reimbursement, i.e., eight (8) tests per month, per covered individual.
- Aetna may apply a dollar-cap on the reimbursement in the future (to be determined/communicated).

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### PayFlex Flexible Spending Account (FSA) and Health Spending Account (HSA)

The FSA or HSA should only be used to reimburse expenses after claims have been processed through insurance.

Members who pay for test kits must submit claims to insurance first, then submit to Payflex FSA or HSA for the difference (if any). For example, a test kit that cost $20 and insurance covers $12, you can submit the $8 difference under your FSA.

- PayFlex will apply the limit to their reimbursement, i.e., eight (8) tests per month, per covered individual.

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### Active/Retiree Contract College Plans

*Updated as of 02/15/2022*

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### Empire Health Plan / United HealthCare

OTC diagnostic tests are covered with no out-of-pocket cost at participating network pharmacies using your Empire Plan, Excelsior, or SEHP ID Card.

- If a test is paid for out-of-pocket, Empire Plan members can submit for the maximum reimbursement through UnitedHealthcare (UHC) online at [www.myuhc.com](http://www.myuhc.com)
- Plan members can also mail or fax a claim form to UHC, using the OTC At-home COVID-19 Test Kit Reimbursement Form which will be available on [www.myuhc.com](http://www.myuhc.com) beginning January 15, 2022. The claim form
and proof of payment must be mailed to UnitedHealthcare P.O. Box 1600, Kingston, NY 12402-1600 or faxed to (845) 336-7716.

- Empire Plan will apply the limit to their reimbursement, i.e., eight (8) tests per month, per covered individual.
- If you have any questions, please call The Empire Plan at 1-877-7-NYSHIP (1-877-769-7447) and select option 1 for the Empire Plan Medical Program, or option 4 for the Empire Plan Prescription Drug Program.

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**MVP HMO**

Tests for enrolled members (covered individual, spouse/domestic partner, dependent children) are eligible for coverage from MVP HMO.

- Members can submit requests for reimbursement using the [Claim Reimbursement Request Form](#).
- Members will need to attach receipts with the specific test noted and UPC codes from the test box.
- MVP HMO will apply the limit to their reimbursement, i.e., eight (8) tests per month, per covered individual.

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**HMO-BLUE**

Tests for enrolled members (covered individual, spouse/domestic partner, dependent children) are eligible for coverage from HMO-BLUE.

Members who purchase an at-home COVID-19 test can submit a paper claim for reimbursement.

Please follow these steps:

- Pay for the test up front
- Download and complete this claim form, save the receipt and cut the bar code off the box
- Mail the form, receipt and bar code to Express Scripts, Excellus BCBS’s pharmacy benefit manager to Express Scripts, ATTN: Commercial Claims, P.O. Box. 14711, Lexington KY 40512-4711
- HMO-Blue will apply the limit to their reimbursement, i.e., eight (8) tests per month, per covered individual.

In the future, tests may be available from in-network pharmacies – with no co-payment and no claim forms (more information to follow).

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**PayFlex Flexible Spending Account (FSA)**

The FSA should only be used to reimburse expenses after claims have been processed through insurance.

Members who pay for test kits must submit claims to insurance first, then submit to Payflex for the difference (if any). For example, a test kit that cost $20 and insurance covers $12, you can submit the $8 difference under your FSA.

- PayFlex will apply the limit to their reimbursement, i.e., eight (8) tests per month, per covered individual.

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**Endowed Retirees**

*Updated as of 02/15/2022*
**OptumRx (Retiree prescription plan)**

Tests for enrolled members (covered individual, spouse/domestic partner, dependent children) are eligible for coverage from OptumRx.

- Purchase an OTC test on or after 1/15/2022 at no cost through Kinney’s, Walgreens, Walmart, Sam’s Club, or Rite Aid*. Visit the pharmacy counter, present your OptumRx member ID card and request to submit to OptumRx
- **NEW! OPTUM STORE**: You can also purchase 8 OTC tests** (4 kits with 2 tests in each kit) at no cost through the online Optum Store.
  - You must login (or register for first-time users) through your OptumRx member portal to access the Optum Store
  - Shipping is free when you order 2 to 4 kits (4 to 8 tests) at a time.
  - Step-by-step instructions to order your kits via the Optum Store
- You can also purchase an OTC test kit at other stores or online retailers. Keep your purchase receipt(s) and Submit your reimbursement request using this online form. OptumRx will reimburse you up to $12 per test by submitting a claim.
- OptumRx will apply the limit to their reimbursement, i.e., eight (8) tests per month, per covered individual.
- Learn more at http://optumrx.com/testinfo

*Additional pharmacies will be added to OptumRx’s network and communicated once available.

**Members are limited to 8 tests (4 kits) per household per calendar month at the Optum Store. To access additional supply for dependents, please visit a network pharmacy or retailer and submit a claim for reimbursement.

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**Aetna Retiree Pre-Medicare Health Plan (RPHP)**

Tests for enrolled members (covered individual, spouse/domestic partner, dependent children) will be eligible for reimbursement from the Aetna RPHP plan

- Purchase an OTC test on or after 1/15/2022.
- Submit a claim (including receipt/proof of purchase) using Aetna’s existing claim form.
- Aetna will apply the limit to their reimbursement, i.e., eight (8) tests per month, per covered individual.
- Aetna may apply a dollar-cap on the reimbursement in the future (to be determined/communicated).

Forms and additional information is available through the Aetna Retiree Service Center: Aetna Retiree Service Center, 1-800-338-4533, (TTY: 711), Monday – Friday, 8 a.m. to 8 p.m. ET

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**Aetna Retiree 80/20 Plan**

The January 10, 2022 expansion does not apply to Medicare coverage.

Please review the OptumRx information to access OTC Covid-19 self-test kits.

For the medical plan, COVID Testing will be covered as they are now, with the delivery of COVID tests ordered/administered through participating Medicare physicians and health care providers.

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**Aetna Medicare Advantage Plan (MAPD)**

The January 10, 2022 expansion does not apply to the MAPD plan (or other Medicare Advantage Plans).

COVID Testing will continue to be covered as it is now, for enrolled members, with the delivery of COVID tests ordered/administered through participating Medicare physicians and health care providers.
For additional information, contact the Aetna Retiree Service Center: Aetna Retiree Service Center, 1-800-338-4533, (TTY: 711), Monday – Friday, 8 a.m. to 8 p.m. ET

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