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 starting in late January.

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.

Since the announcement on January 10, the insurance industry (including Cornell’s and New York State’s various health, prescription, and spending account vendors) has been working to implement these requirements. Below is 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 01/18/2022; information will be adjusted, edited, and finalized as it is received.

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 Walmart or Rite Aid*. Visit the pharmacy counter, present your OptumRx member ID card and request to submit to OptumRx.
- 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.

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**PayFlex Flexible Spending Account and Health Spending Account Plans**

- PayFlex will apply the limit to their reimbursement, i.e., eight (8) tests per month, per covered individual.
- The FSA/HSA should only be used to reimburse expenses that have been processed through your insurance.

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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.
- Insurance companies may apply a dollar-cap on the reimbursement in the future (to be determined/communicated).

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**Active/Retiree Contract College Plans**

*Updated as of 01/18/2022; information will be adjusted, edited, and finalized as it is received.*

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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
- 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 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.
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.

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).

PayFlex Flexible Spending Account

OTC Tests for enrolled members (and their eligible dependents for tax purposes) are currently eligible for reimbursement from either the Medical Flexible Spending Account.

- PayFlex will apply the limit to their reimbursement, i.e., eight (8) tests per month, per covered individual.
- The FSA should only be used to reimburse expenses that have been processed through your insurance

Endowed Retirees

*Updated as of 01/18/2022; information will be adjusted, edited, and finalized as it is received.*

OptumRx (Retiree prescription plan)

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

- Purchase an OTC test on or after 1/15/2022 at no cost through Walmart or Rite Aid®. Visit the pharmacy counter, present your OptumRx member ID card and request to submit to OptumRx
- 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.

### 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.
- Insurance companies 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

### Aetna Retiree 80/20 Plan

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

Tests for enrolled members (covered individual, spouse/domestic partner, dependent children) are expected to be approved for reimbursement under the secondary portion of the Aetna 80/20 plan (to be confirmed as soon as possible).

For the near term, 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.

### 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