



OTC Test Coverage

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.

Medicare

Medicare (Part B) now covers up to 8 over-the-counter COVID-19 tests each calendar month, at no cost to you (see Endowed Retiree section below for more detail).

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.

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

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 Drugs, Rite-Aid (including Bartell Drugs), Sam's Club, Walgreens (including Duane Reade) or Walmart Pharmacy.. Visit the pharmacy counter, present your OptumRx member ID card and request to submit to OptumRx .
- 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.
 - [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>

*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.

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).

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.

Active/Retiree Contract College Plans

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 (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.

Endowed Retirees

Updated as of 05/31/2022

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 Drugs, Rite-Aid (including Bartell Drugs), Sam's Club, Walgreens (including Duane Reade) or Walmart Pharmacy. Visit the pharmacy counter, present your OptumRx member ID card and request to submit to OptumRx
- 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.
 - [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>

*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.

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

Aetna Retiree 80/20 Plan

Individuals enrolled in Medicare Part B can get up to eight free over-the-counter tests per month during the COVID-19 public health emergency.

A partial list of participating pharmacies can be found at <https://www.medicare.gov/covid-19-tests-participating-pharmacies>.

You should bring your red, white, and blue Medicare card to a participating pharmacy to get your free tests.

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

Aetna Medicare Advantage Plan (MAPD)

Individuals enrolled in Medicare Part B can get up to eight free over-the-counter tests per month during the COVID-19 public health emergency (PHE). If you are in a Medicare Advantage plan, the tests covered under the PHE initiative will be covered through traditional Medicare Part B, not your MA plan.

A partial list of participating pharmacies can be found at <https://www.medicare.gov/covid-19-tests-participating-pharmacies>

You should bring your red, white, and blue Medicare ID card to a participating pharmacy to get your free tests (even if you have a Medicare Advantage Plan).

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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