

At-home COVID-19 diagnostic tests available with no upfront costs.



Effective 2/17/22

Aetna members can now pick up at-home COVID-19 tests at participating pharmacies, with no upfront costs. These COVID-19 tests, also called an over-the-counter test, can help you diagnose an infection and limit its spread to your family and community.

Here's what you need to know:

What's covered?

Members are eligible for eight at-home COVID-19 tests per 30-day period for everyone covered under your plan. A prescription isn't needed. Eligible tests must be authorized, cleared or approved by the U.S. Food and Drug Administration. At-home COVID-19 tests must also be purchased on or after January 15, 2022.

How to get your at-home COVID-19 tests covered?

Your health plan will cover your at-home COVID-19 tests using your pharmacy benefits. The process to get your tests covered will vary based on where you buy your tests.

- 1. Get your tests paid for upfront.** Through a special arrangement with your plan, some pharmacies, like [CVS Pharmacy](#), can process your at-home test claims in the store or online at the point of sale. With this method, there are no upfront costs when you pick up your tests.
- 2. Pay for your tests and get reimbursed.** If the pharmacy, online retailer, or store where you shop is unable to process your at-home test claim using your pharmacy benefits, you can still get reimbursed for the cost of the test. Just keep your receipt and log in to the [Aetna® member website](#) to submit a claim for reimbursement. Once your claim is processed, a check will be mailed to you.

For tests purchased between January 15, 2022 and February 16, 2022, you can expect to be fully reimbursed for the cost of an at-home COVID-19 test. For tests purchased on February 17, 2022, or later, you will be reimbursed for the cost of the test or \$12 per test, whichever amount is lower.

Where else can I find at-home COVID-19 tests? You can also order four free at-home COVID-19 tests from www.covidtests.gov. There's no cost for shipping. Plus, you don't need to enter a credit card.

At-home COVID-19 tests used for return to work or school, or recreational purposes are not covered unless required by state law. Lab-based PCR at-home collection kits are also not covered.

For a complete list of participating providers and pharmacies, go to Aetna.com and use the provider search tool.

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