Effective immediately, under new federal guidelines, Aetna® members with individual, employer-sponsored and student health commercial health insurance now have coverage for over-the-counter (OTC) COVID-19 tests. These tests can be used to help you diagnose a COVID-19 infection and limit its spread to your family and community.

Here's what you need to know:

➜ What's covered?
This new benefit covers eight OTC COVID-19 tests per member every 30 days without a physician’s order. Eligible tests must be authorized, cleared and approved by the U.S. Food and Drug Administration. You can get reimbursed for OTC COVID-19 tests bought on or after January 15, 2022.

OTC COVID-19 tests used for employment, school or recreational purposes are not covered. Also, lab-based PCR home collection kits are not covered by this mandate.

➜ How do I get my OTC COVID-19 tests covered?
Submit a claim for reimbursement after you buy OTC COVID-19 tests online or at a pharmacy or retail store. Just log onto your Aetna member website, and follow the claims submission instructions. Once your claim is approved, a check will be mailed to you.

At this time, you can expect to be fully reimbursed for the cost of an OTC COVID-19 test. Reimbursement is available during the COVID-19 public health emergency.

➜ Where else can I find OTC COVID-19 tests?
You can also order four free OTC COVID-19 tests from COVIDtests.gov. There’s no cost for shipping. Plus, you don’t need to enter a credit card.

Questions? We’ve got answers.
Just check out the latest guidelines on OTC COVID-19 tests.