

COVID-19 testing

1. What is Humana doing to comply with the new federal [at-home, over-the-counter COVID-19 test kit requirement](#) announced in January 2022?

Humana is committed to complying with this requirement and covering the cost of at-home, over-the-counter (“OTC”) COVID-19 test kits for our members within the limitations outlined below.

As announced by the U.S. Department of Health and Human Services, as of January 15, 2022, all LMG employees enrolled in our health benefit plans are eligible to receive up to 8 at-home, OTC COVID-19 tests per month at no out-of-pocket cost. Eligible test kits must be:

- At-home, over-the-counter, viral test kits that you are able to take and read at home without the help of a healthcare provider
- Viral test kits that test for current infection; antibody/serology tests are not included
- Only at-home OTC test kits that are approved by the [US Food & Drug Administration \(FDA\) or emergency use authorized COVID-19 test](#) will be covered which, as of 1/15/2022, includes*:
 - QuickVue At-Home COVID-19 Test kit
 - BinaxNOW COVID-19 Ag Self Test kit
 - Ellume Covid-19 Home Test kit
 - InteliSwab COVID-19 Rapid Test kit
 - CareStart Covid-19 Antigen Home Test kit
 - iHealth Covid-19 Antigen Rapid Test kit
 - Flowflex Covid-19 Antigen Home Test kit
 - Lucira Check-It Covid-19 Test kit

*List is not exhaustive and is subject to change

PLEASE NOTE: Humana does not manufacture or make available these at-home, OTC COVID-19 tests for members. These tests are in high demand across the country and may be difficult to find. You may find them at local pharmacies or local stores.

Beginning January 15, 2022, Louisville Metro employees enrolled in a Humana medical plan will have two options to get at-home, OTC COVID-19 test kits at no-cost: 1) Pay the full amount for the test up-front and get reimbursed, and 2) Have the pharmacy staff process the at-home OTC COVID-19 test kit as a claim and receive payment directly from Humana at no cost to you.

Option 1: Purchase and get reimbursed for at-home, over-the-counter test kits purchased on or after January 15, 2022:

1. Purchase your test kit and keep your itemized receipt
2. Complete all information requested on the Health Benefits Claim Form*, which can be found [here, Health Benefits Claim Form, PDF*](#) (opens in new window)

3. Mail the completed form with the original itemized receipt to the address on the back of your member ID card as soon as possible
4. It can take up to 30 days to process your claim, and the reimbursement will be sent as a check to the home address Humana has on file
5. Note that reimbursement will include the test kit only. No shipping fees will be covered by Humana.

Option 2: Purchase at-home, over-the-counter test kits at a network pharmacy counter with your Humana ID card on or after January 15, 2022:

1. Take the kit(s) to the pharmacy counter for check-out
2. You will be asked to provide your Humana ID card
3. The pharmacy staff will process your purchase and receive payment directly from Humana. You will owe zero dollars for up to 8 test kits, per member, per month

IMPORTANT NOTE: This is a new process for the entire healthcare system. If the pharmacy is not prepared to process your test kit through your insurance, you will still have the option to pay for the test kits upfront, and follow the steps outlined in Option 1 above to receive reimbursement

2. Is a referral, authorization or prescription required to obtain an at-home OTC COVID-19 test?

At-home OTC COVID-19 tests do not require a referral, authorization or prescription. Humana members are eligible to receive up to 8 over-the-counter, at-home OTC COVID-19 tests per month at no out-of-pocket cost.

3. I can't find an at-home, over-the-counter test in my area. What should I do?

While Humana does not produce or distribute at-home COVID-19 tests, we do know that availability is limited due to high demand and global supply chain issues that are impacting goods of all types. We suggest checking in often with local pharmacies and stores.

Every home in the U.S. can now order 4 free at-home COVID-19 tests with no shipping costs or credit card needed. Visit <https://www.covidtests.gov/> to order your free tests.