

	Diagnostic Lab Test (PCR)	Over-the-counter Tests (Antibody)	Additional Carrier Info
Aetna	Most Aetna plans will cover COVID-19 diagnostic testing with standard benefit cost sharing for plans with in and out of network benefits including doctor's offices, clinics, labs and pharmacies where available. Benefit cost sharing means that you may have to pay a portion of the diagnostic testing cost, through your deductible, copay or coinsurance.	Members will pay the retail cost of test kits. They are no longer covered.	COVID-19: Testing & treatment information
Anthem Blue Cross	Anthem plans cover medically necessary COVID-19 testing and the care visit where the test takes place, but out of pocket costs may apply based on your plan. Please talk to a doctor first to be certain you need a COVID-19 test. A doctor must order a COVID-19 test for you.	Over-the-counter tests are no longer reimbursed by your health plan.	Individual & Family and Employer Group Plans Coronavirus (COVID-19) Information
Blue Shield of California	In-network covered at \$0 out-of-pocket costs. Lab testing refers to COVID-19 diagnostic testing, for example in-office at your doctor or ordered by your care provider. In addition, for fully insured plans lab testing also includes COVID-19 screening testing.	Members can get reimbursed up to \$12 per test for up to eight over-the-counter (OTC) COVID-19 tests per month for each person covered under your plan, as long as a timely claim for reimbursement is submitted via Blue Shield of California's claim submission process here.	Important Information About COVID-19
Cigna + Oscar	Most FDA and EUA approved COVID-19 diagnostic tests are covered under your plan's laboratory benefit when you receive them from an in-network provider or laboratory. Please note, Cigna + Oscar does not cover employer mandated COVID-19 testing or over-the-counter "at-home" tests. If you have the test done in an out of network facility you will be responsible for the full amount upfront. You may file a claim for the test for reimbursement.	Over-the-counter and antibody tests are no longer covered	Contact Member Services for more information
Health Net	You can receive COVID-19 testing at no cost from an in-network provider. No prior approval required.	If you have pharmacy coverage as part of your Health Net plan, you can get an over-the-counter (OTC), FDA-approved, at-home COVID-19 test at no cost if you visit one of Health Net's in-network retail pharmacies and billed on-line to Health Net. Get the test from the pharmacy itself. Do not get a test and pay for it at the store's normal register. If you pay for the test at the normal register, then you will need to submit a medical claim form to get reimbursed. Maximum of eight tests per covered member in a 30-day period. The maximum reimbursement for each test per member is \$12, includes all costs such as taxes and shipping fees. A single testing kit box that includes two tests would count as two (e.g., \$12 x 2 = \$24)	Coronavirus: Updates on What's Covered & More
Kaiser Permanente	COVID-19 PCR Testing (lab visit) is 100% covered under preventive care, only if performed at Kaiser Permanente. For out-of-network non-plan providers, testing is only 100% covered in urgent/emergent situations.	Depending on your health plan, you may be able to order self-tests from Kaiser at no cost and have them delivered to your home by mail. The tests will usually arrive within 3 to 4 business days. As a Kaiser Permanente member, you can get self-tests at no cost to you when you get them from our locations.	COVID-19 testing information
Sharp Health Plan	There are no copays for medically necessary COVID-19 screening and testing received from providers affiliated with your plan medical group or in the emergency department.	You can submit proof of purchase for FDA approved at-home COVID-19 diagnostic tests up to \$12 for reimbursement for kits purchased on or after Nov. 12, 2023. To submit your at-home tests for reimbursement online, log in to your Sharp Health Plan online account. Select Claims, then select At-home COVID-19 test reimbursement.	COVID-19: Resource Center
Sutter Health Plus	No cost share for in-network providers. We cover COVID-19 screening when ordered by a treating provider as part of an individual medical assessment. Coverage includes any screening-related services, such as visits to a primary care physician (PCR), urgent care or emergency department, as well as lab tests.	We limit coverage to eight OTC tests per member, per month. No individual medical assessment is required for coverage. Members are responsible for the full cost of additional OTC tests exceeding this limit. Members must submit a completed Member Claim Form to be reimbursed the amount they paid for the tests. We do not limit coverage for OTC tests when prescribed by a treating provider as part of an individual medical assessment.	Information About COVID-19 Coverage, Cost and Access to Care
UnitedHealthcare	If you need a PCR-based test, contact your primary care doctor to make an appointment. This type of test may require a deductible or coinsurance, depending on your plan benefits.	If you need an OTC at-home test, visit your local network pharmacy. You can also order tests from many retail pharmacies online. Most UnitedHealthcare plans do not include coverage for OTC at-home COVID tests after the national public health emergency period ended.	COVID-19
Western Health Advantage	WHA will cover the cost of the test to determine if you currently have COVID-19.	The at-home COVID test kits are available at the pharmacy counter. WHA will reimburse the cost of up to eight (8) FDA-approved at-home COVID-19 test kits per month at a maximum reimbursement of \$12 per kit (including tax and shipping if applicable) when obtained at a network pharmacy. Members who purchased an FDA-approved COVID-19 diagnostic test on or after January 15, 2022, may submit a reimbursement request form. Standard cost-shares apply when obtained at a pharmacy outside of WHA's standard network. Members must save receipts and attest/sign that tests are for personal use (not employment purposes and not be resold). Reimbursement is only for FDA-approved, at-home test kits. A Claim Reimbursement webpage is available through WHA Pharmacy partner OptumRx and will accept receipts dated on or after January 15, 2022. A printed claims form may also be submitted.	Coronavirus (COVID-19) Disease