Effective January 15, 2022

COVID-19 At-Home Over the Counter (OTC) Tests are covered at 100%

What is a COVID-19 At-Home OTC Test?

An At-Home OTC test is a rapid antigen test that offers a quick and easy way to screen for COVID-19 at home.

Is the COVID-19 At-Home OTC Test reliable?

The APWU Health Plan is covering those tests approved, cleared, or authorized by the FDA for use at home. Look for "FDA Emergency Use Authorization (EUA)" marked on the box.

What COVID-19 At-Home OTC Tests are covered at 100%?

The following COVID-19 At-Home OTC Tests are covered at 100% (no member cost share):

BinaxNOW COVID-19 Ag Card Home Test
BinaxNOW COVID-19 Antigen Self-Test
BinaxNOW COVID-19 Ag Card 2 Home Test
COVID-19 At-Home Test
CLINITEST Rapid COVID-19 Antigen Self-Test
iHealth COVID-19 Antigen Rapid
CareStart COVID-19 Antigen Home Test
BD Veritor At-Home COVID-19 Test
SCoV-2 Ag Detect Rapid Self-Test
InteliSwab COVID-19 Rapid Test
Celltrion DiaTrust COVID-19 Ag Home Test
QuickVue At-Home OTC COVID-19 Test
Flowflex COVID-19 Antigen Home Test
InteliSwab COVID-19 Rapid Test Rx
QuickVue At-Home COVID-19 Test
Ellume COVID-19 Home Test

*List is subject to change.

COVID-19 At-Home OTC tests are **NOT covered** for employment purposes. APWU Health Plan members will be required to sign and attest that the purchase of the OTC is not for employment purposes.

How does coverage work for the COVID-19 At-Home OTC Test?
APWU Health Plan members will pay for the test at time of purchase and submit a COVID-19 At-Home OTC Test claim form and receipt. Purchases made starting on January 15, 2022 will be reimbursed.

To download the claim form, visit COVID-19 benefits for High Option members.

Mail your claim form to the following address:

APWU Health Plan
P.O. BOX 1358 GLEN BURNIE, MD 21060

Health Plan members do not need to obtain prior authorization or doctor's orders to obtain a test.

How many COVID-19 At-Home OTC Test are covered at 100%?
APWU Health Plan members are covered for up to 8 tests per covered family member per month.

Where can I purchase my COVID-19 At-Home OTC Test?
APWU Health Plan members can visit your local pharmacy, neighborhood retailers and online sellers. Members will be reimbursed for the test(s), shipping, handling, and sales tax.

Visit Self-Testing | CDC and U.S. Food and Drug Administration (fda.gov) for more information.