

Important Information about Those “FREE” At Home COVID Tests

New guidance issued by the Federal government requires that health plans reimburse members for the cost of Over the Counter (OTC) COVID-19 tests. If you listen to the news, they refer to these as “FREE” At-Home COVID tests. This begs the question:

Q: Are the tests really free?

Well, no. Those tests aren't FREE. Someone has to pick up the tab, and for a self-insured health plan like WinCo's, that means WinCo is responsible for the costs. Given that, we thought this was a great time to remind you of the Government option for ordering tests, and lastly how you can obtain reimbursement for a test from our Pharmacy Benefit Manager (WellDyne). Following this sequence of obtaining tests will help protect your ESOP dollars.

Q: What's the best way to get my tests?

The best order to procure tests follows:

1. GOVERNMENT - Get your tests free from the UNITED STATES GOVERNMENT, whose storehouses are bursting with free tests that your hard-earned taxes have already paid for! You may procure up to four COVID at-home test kits at www.covidtests.gov. ORDER YOURS TODAY!!! Get them from the government and it does not impact our costs AT ALL.
2. WINCO – While supplies last; ask your manager if we have any tests available in our supply stock. If so, this is your next best option as we've been able to procure some tests at a better rate than the shelf cost elsewhere.
3. WELLDYNE (Benefits eligible only) – Reimbursed by our insurer - this option is to use the Pharmacy Benefit (WellDyne) to process your test. But you can only do that if you are COVERED under our health plan.

VERY IMPORTANT NOTE: Reimbursements will be made up to \$12 per test. **Amounts over \$12 are YOUR responsibility.**

There are three ways that covered members' OTC COVID tests may be covered through WellDyne:

- ✓ SUBMIT FOR REIMBURSEMENT: Tests purchased online or in-person may be submitted for reimbursement using WellDyne's claim form, located [here](#). Important note: the reimbursement process can take up to 8 weeks between receipt of the claim at WellDyne and receipt of the reimbursement by the member.
- ✓ RETAIL: Pick up the test at a retail in-network pharmacy and present your WellDyne card; the pharmacy can adjudicate the claim through the system with \$0 cost to the member. The Plan (aka WinCo) will be billed \$12.
- ✓ MAIL ORDER: Members can use mail order to access tests. Simply call the member services number listed on your WellDyne ID card. The Plan (aka WinCo) will be billed \$15.

THE HIDDEN COSTS: WellDyne also charges \$2 in admin fees and \$3 for direct reimbursement fees, so when you tack that on to the \$12 test each member can get (up to 8 per month), well, that adds up.