Overview

1. **What is Humana announcing?**

   Humana announced a national pilot for home-testing program that will enable at-home COVID-19 diagnostic testing for members, making Humana the first insurer to provide LabCorp’s at-home test collection. Humana also announced an innovative new collaboration with Walmart and Quest Diagnostics to help members more easily get tested by offering tests at hundreds of Walmart Neighborhood Market drive-thru pharmacy locations across the country. By the end of the summer, there will be 500 locations for Humana members to access drive-thru testing at Walmart. Humana will continue to waive member costs related to COVID-19 diagnostic tests.

2. **Does this apply to all Humana members, or just certain lines of business? What is excluded?**

   Members with medical coverage through Humana are eligible for no-cost COVID-19 diagnostic tests, including Medicare Advantage, Medicare Supplement, commercial (fully insured and self-funded plans), and Medicaid members. Members with only Medicare Part D prescription drug plan coverage, stand-alone vision or stand-alone dental plans, and TRICARE beneficiaries do not qualify for this program.

3. **How do Humana members qualify for the test?**

   To create a seamless experience for our members, Humana has developed an online Coronavirus Risk Assessment tool to help members navigate COVID-19 testing. The tool, at humana.com/coronavirus, is based on CDC guidelines. Members who have symptoms consistent with COVID-19 infection or those without symptoms who may have been exposed to the virus would qualify for testing. If the member qualifies for a test, they will be given the option to request an at-home test or drive-thru testing.

   Members without access to the internet can call Humana, and a representative will walk them through the Coronavirus Risk Assessment.

4. **How do Humana members obtain the test once they qualify?**

   For members who need a test and require or prefer at-home testing, Humana is partnering with LabCorp to provide their collection kit by mail. The test kit enables individuals to self-collect nasal swab specimens at-home, then return the kit to LabCorp for results.
For members who would like to use the drive-thru testing at a Walmart Neighborhood Market location, a Humana at Home associate will call the member to provide the location and hours of operation for the nearest testing site. Members will receive a testing kit from the pharmacist through the drive-thru window tray. The pharmacist will observe as they swab themselves, then the individual will properly seal the test in a container and plastic bag and drop their sample at a drop box as they pull out. Quest will pick up the samples for testing. Pharmacists will be behind the drive-thru window at all times while an individual is testing. No testing samples will enter the pharmacy.

5. **Is a referral, authorization or prescription required to obtain the test?**

A physician’s order is required. Members who complete the Coronavirus Risk Assessment and qualify for a test will have their information routed to a physician from a Humana-contracted physician network who authorizes the order.

6. **Does the Humana member submit their Primary Care Physician (PCP) information when completing the Coronavirus Risk Assessment so that the PCP is notified of the test results?**

PCP information is not captured during the Coronavirus Risk Assessment or distribution of the test. Humana is exploring ways of sharing the COVID-19 test results with the PCP. More information to come.

7. **What happens if a Humana member tests positive for COVID-19?**

Members who receive positive test results after taking an at-home test or being tested through the Walmart drive-thru are contacted by a physician within 24 hours of the results being processed. If the member was tested at a location outside of Humana’s partnerships, Humana does not have visibility into those results easily.

8. **Are the tests FDA-approved?**

Yes, the tests are FDA-approved.

9. **Is there an age criteria for the at-home test kit or drive-thru test?**

The at-home testing through LabCorp and the drive-thru testing at Walmart Neighborhood Market pharmacy locations are available for members age 18 and older.

10. **How many tests does Humana expect to distribute through these programs?**

Humana is prepared to provide as many tests as needed for those members with symptoms of COVID-19 or a history of exposure to the virus.
11. Are there enough tests available to meet expected demand?

Yes. Humana has partnered with Walmart, Quest Diagnostics and LabCorp to ensure we meet member demand for testing.

12. How many tests will Humana cover for each individual member?

Our objective is to do what’s best for our members from a clinical perspective. That means we will make COVID-19 diagnostic testing available when members meet CDC guidelines for testing – either by showing symptoms of COVID-19 or by having a history of exposure to the virus.

13. Do Humana members need to consult their primary care physician prior to completing the Coronavirus Risk Assessment and qualifying for a test?

Throughout the process, Humana recommends that members contact their primary care physician if they have questions or need to be seen in person. The intent of this program is to help members understand if they need testing based on CDC guidelines and how to obtain a test. Members do not need to consult with a physician prior to completing the risk assessment.

14. Can the at-home or drive-thru test be ordered by a Humana member’s PCP after a telehealth visit?

For the at-home test, this is not a viable option because the member needs to create a LabCorp account with a username and password to order the kit. The kit needs to be registered with the member (e.g. Kit 12345ABC specimen is for John Smith). Once ready, members are notified via email that their test result is available in the LabCorp portal. Therefore, the PCP should not be creating accounts for their members.

Humana is exploring ways for PCPs to order the drive-thru process and send their patients to Walmart for testing.

At-home tests (LabCorp)

15. How do Humana members obtain a test kit?

Members can complete Humana’s coronavirus risk assessment on humana.com/coronavirus to determine their eligibility and decide on a preferred testing method. For members who need a test and require or prefer at-home testing, Humana is partnering with LabCorp to provide their collection kit in the mail. The test kit enables individuals to self-collect nasal swab specimens at-home, then return the kit to LabCorp for results.
16. Which carrier is used to mail Humana members a test kit? What is the return process?

If the member selects an at-home test, LabCorp/Pixel sends the test kit via FedEx. The member returns the test kit via FedEx in a postage paid envelope/box. The member can either call for pickup or drop-off at a FedEx location.

17. How long after a Humana member orders an at-home test, can he/she expect to receive it?

The test is overnighted to the member as soon as the order is received – 1-2 days, depending on when the order is placed.

18. How long will it take for the Humana member to receive his/her test results?

Results will be available to the member within a week after the specimen is collected and mailed.

19. What is the process for self-administering the test?

The test is available through LabCorp’s Pixel by LabCorp™ online platform. The test kit is physician-authorized and enables individuals to self-collect nasal swab specimens at-home.

The kit includes comprehensive, step-by-step instructions for collecting the sample. The member would open the kit and remove a cotton swab from a container. They insert the swab into each nostril, replace the swab in the container and seal in a plastic bag before mailing.

Unlike some COVID-19 diagnostic tests, the LabCorp home test does not require someone to insert the swab deep into the nasal passage.

Should members have questions, they may call a toll-free hotline for assistance. And, for those not comfortable with an at-home test, Humana also has a drive-thru testing option.

20. Is the test just for people who have COVID-19 symptoms?

The test is available for Humana members who meet CDC guidelines. Members who have symptoms consistent with COVID-19 infection or those without symptoms who may have been exposed to the virus would qualify for testing.

21. How accurate is the test?

The test has high level of accuracy, according to the FDA. Humana will also continue to monitor the test’s ease of use and any impact that may have on member results.
**Drive-thru tests (Walmart/Quest)**

22. How do Humana members know which Walmart Neighborhood Market locations offer the test?

A Humana associate will speak with the member to provide the location and hours of operation for the nearest testing site.

23. How long will it take for the Humana member to receive his/her test results?

Results will be available to the member within a week after the specimen is collected.

24. What is the process for administering the test?

Members will receive a testing kit from the pharmacist through the drive-thru window tray. The pharmacist will observe as they swab themselves, then the individual will properly seal the test in a container and plastic bag and drop their sample at a drop box as they pull out. Quest will pick up the samples for testing. Pharmacists will be behind the drive-thru window at all times while a patient is testing. No testing samples will enter the pharmacy.

25. Is the test just for people who have COVID-19 symptoms?

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