



Restricted-Spend Wellness Cards

Retailer Training Guide | January 2023





Restricted-spend wellness programs powered by the OTC Network®

Health plans have provided OTC (Over-the-counter) Network-powered payment cards or digital barcodes to their members for the purchase of products in retail. The cards are branded to the health plan and are preloaded with money that can only be used to purchase approved items.

There are millions of products eligible for purchase, including OTC medicines, health and wellness products, and grocery items.

What OTC Network cards should I accept?

Card designs vary by program, but all have a Health Plan logo and an OTC Network® logo. Look for one of the following brand marks, which will be located on the front or back of the card.



Sample of the OTC card



Sample of the healthy foods card



Logo found on the back of the card



Sample of the Dual Network card



Logo found on the back of the card

Know what to do when customers come to use their OTC Network-powered card:



Ring up products

Customer swipes the OTC or Healthy Foods Card before tending any other forms of payment. If applicable, cashier selects payment type.

- CVS Pharmacy & Family Dollar: Select gift/money
- Dollar General: Select F7
- Giant Eagle: Select OTC Network as tender.

Approved purchases will automatically be deducted up to the cardholder's available balance, and any remaining balance is paid for using another form of payment.

Transaction completed; hand receipt to customer.





Programs by State

Alabama

WellCare | Healthy Foods

Arizona

- · BCBS AZ | Dual Network
- Cigna | Dual Network
- Magellan Complete Care of AZ | Medicare OTC
- Molina Complete Care of AZ | Medicaid Incentives
- UHC AZ | Medicaid Healthy Foods
- WellCare | Healthy Foods

California

- · Commonwealth Care | Dual Network
- · Foodsmart | Healthy Foods
- Providence | Dual Network
- · Scan Health Plan | Healthy Foods
- Village Health | Healthy Foods
- WellCare | Healthy Foods

Connecticut

- CarePartners | Medicare OTC
- ConnectiCare | Medicare OTC
 & Healthy Foods
- Point32Health | Medicare OTC
- WellCare | Healthy Foods

Delaware

 Amerihealth Caritas | Medicaid Incentives

Florida

- Florida Blue | Premium Pay
- Health First Florida | Medicare OTC (Dual Network)
- Oscar Health Insurance | Medicare OTC & Medicaid Incentives
- Prominence Health Plan | Medicare OTC & Healthy Foods
- Solis Health Plans | Medicare OTC
- WellCare | Medicaid & Healthy Foods

Georgia

- CareSource | Medicaid Incentives
- · Cigna | Dual Network
- Kaiser Permanente GA | Healthy Foods
- WellCare | Medicaid & Healthy Foods

Hawaii

- Hawaii Medical Service Association | Medicare OTC
- · WellCare | Healthy Foods

Idaho

- Blue Cross Blue Shield of Idaho | Medicare OTC & Transportation
- Regence BlueShield of Idaho | Medicare OTC

Illinois

- Aetna Better Health of IL | Incentives
- CountyCare | Dual Network
- Dean Care | Dual Network

Indiana

- CareSource | Medicaid Incentives
- MDwise McLaren | Medicare OTC
- Quartz | Dual Network
- WellCare | Healthy Foods

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Quartz | Dual Network

Kansas

- BCBS of Kansas | Medicare OTC
- SelectQuote | Medicaid (Multi-Wallet)
- United Healthcare | Medicaid Incentives
- WellCare | Healthy Foods

Kentucky

- · Centene | Incentives
- WellCare | Healthy Foods

Louisiana

- Aetna | Medicaid Incentives
- Amerihealth Caritas | Medicaid Incentives
- United Healthcare | Medicaid Incentive
- WellCare | Medicare OTC
 & Healthy Foods

Maine

• WellCare | Healthy Foods

Massachusetts

- Commonwealth Care Alliance | Medicare OTC & Healthy Foods
- Eternal Health | Medicare OTC
 & ConveyPERS
- Fallon | Medicare OTC & Healthy Foods
- Senior Whole Health by Molina | Medicare OTC & Healthy Foods
- Point32Health | Medicare OTC
- WellSense | Medicare OTC

Michigan

- BCBS Michigan | Medicare OTC & Healthy Foods
- BCBS Michigan | Dual Network
- Commonwealth Care Alliance | Dual Network
- Detroit Community Health | Incentives
- McLaren | Medicare OTC
- Priority Health | Medicare OTC & Grocery
- SpeakHealth Plan | Medicare/Medicaid Incentives & Healthy Foods
- WellCare | Medicare OTC
 & Healthy Foods

Minnesota

Quartz | Dual Network

Mississippi

- Shared Health Mississippi | Medicare OTC & Healthy Foods
- WellCare | Medicare OTC
 & Healthy Foods





Programs by State (Continued)

Missouri

- WellCare | Medicare OTC
 & Healthy Foods
- WellFirst | Dual Network

Nebraska

- BCBS | Medicare OTC
- WellCare | Healthy Foods

Nevada

- Prominence Health Plan | Medicare OTC
- WellCare | Healthy Foods

New Hampshire

- Amerihealth Caritas | Medicaid Incentives
- Point32Health | Incentives
- WellSense | Medicaid

New Jersey

- Aetna Better Health of NJ | Medicaid Incentives
- · Health Partners Plans | Medicare OTC
- · Rutgers University | Healthy Foods
- WellCare | Medicare OTC

New Mexico

• WellCare | Healthy Foods

New York

- Age Well NY | Medicare OTC
 & Health Foods (Multi Wallet)
- ArchCare | Medicare OTC, Healthy Foods & Wellness Plus
- Centene | Medicare OTC
 & Healthy Foods
- Centerlight Health Care | Medicaid Incentives
- Centers Plan | Medicare OTC
 & Grocery
- Elderplan | Medicare OTC
 & Healthy Foods

- Emblem Health | Medicare OTC
 & Healthy Foods
- Fidelis | Medicaid & Dual Network
- Hamaspik | Medicare OTC
 & Healthy Foods
- HealthFirst | Medicare OTC (Dual Network)
- · Nascentia Health | Medicare OTC
- Oscar Health | Medicare OTC
- RiverSpring Elderserve | Medicare OTC & Healthy Foods (Multi-Wallet)
- Senior Whole Health by Molina | Medicare OTC & Healthy Foods
- Village Care | Medicare OTC
 & Healthy Foods
- Village Care | Dual Network
- VNS Health | Medicare OTC & Healthy Foods
- WellCare | Medicare OTC
 & HealthyFoods

North Carolina

- Amerihealth Caritas | Medicaid Incentives
- BCBS NC | Medicare OTC
- Community Care of NC | Medicaid (Multi-Wallet)
- Healthy Blue | Medicare OTC
 & Healthy Foods
- HealthTeam Advantage |
 Medicare OTC & Healthy Foods
 (Multi-Wallet)
- WellCare | Medicaid Incentives & Healthy Foods

Ohio

- Aetna Better Health | Incentives
- Amerihealth Caritas | Medicaid Incentives
- CareSource | Medicaid Incentives
- Summacare | Medicare OTC, Healthy Foods & Incentives
- The Health Plan | Medicare (Dual Network)
- The Health Care Connection | Incentives

- UnitedHealthcare | Medicaid Incentives
- WellCare | Healthy Foods

Oklahoma

• WellCare | Healthy Foods

Oregon

- CareOregon | Medicare Grocery
 & Medicaid Incentives
- Providence Incentive Restricted
 Network | Medicare OTC
 & Medicaid Incentives
- Regence BCBS | Medicare OTC
- Samaritan Health Plan | Medicare OTC
- WellCare | Healthy Foods

Pennsylvania

- Aetna | Children's Health Program
- Geisinger Medicare | Medicare OTC, Healthy Foods & Medicare Incentives
- · Health Partners Plans | Medicare OTC
- IBX | Medicare OTC
- The Food Trust | Healthy Foods & Produce
- UPMC | Medicaid Incentives
- · WellCare | Healthy Foods

Puerto Rico

MCS Advantage | Medicare OTC

Rhode Island

- Commonwealth Care Alliance | Medicare OTC
- Health Source Rhode Island | Premium Bill Pay
- WellCare | Healthy Foods

South Carolina

WellCare | Healthy Foods

Tennessee

• WellCare | Healthy Foods





Programs by State (Continued)

Texas

- Baylor Scott & White | Medicare OTC & Medicaid Incentives
- Cooks Children's Health | Medicaid Incentives
- Community First TX | Medicare OTC & Wellness (Multi-Wallet)
- Driscoll OTC | First Years Wellness
- El Paso Health | Medicare OTC, Healthy Foods & Personal Wellness (Multi-Wallet)
- Evry Health Insurance | Medicare Incentives (Multi-Wallet)
- KelseyCare | Medicare (Dual Network)
- Prominence Health Plan | Medicare OTC & Healthy Foods
- SparkHealth Plan | Medicare, Medicaid & Healthy Foods
- WellCare | Healthy Foods

Utah

• Regence BCBS Utah | Medicare OTC

Virginia

 Senior Whole Health | Medicare (Dual Network)

Washington

- Asuris | Medicare OTC
- Community Health Plan of WA | Medicare
- Regence | Medicare OTC
- WellCare | Healthy Foods

Washington D.C.

- Amerihealth Caritas | Medicaid Incentives
- HSCSN | Medicaid Incentives

West Virginia

- The Health Plan | Medicaid Incentives
- West Virginia Health Network | Healthy Foods

Wisconsin

- Community Care of WI | Medicare OTC
- Dean Care | Dual Network
- iCare | Healthy Reward Incentives
- My Choice WI | Medicare
- Prevea360 | Medicare OTC (Dual Network)
- · Quartz | Dual Network
- WellCare | Healthy Foods
- WellFirst | Dual Network

