

Over-the-counter at-home COVID-19 tests

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Members are now able to purchase over-the-counter at-home COVID-19 tests, at little or no cost to you. Review the information here to help you better understand the benefit, including where to find at-home tests and how to submit for reimbursement.

- Beginning Jan. 15, 2022, group health plans must cover members' FDA-authorized over-the-counter at-home COVID-19 diagnostic tests purchased on or after Jan. 15, 2022, without a doctor's prescription. This over-the-counter at-home COVID-19 test benefit includes up to 8 tests per member every calendar month.

Members should confirm with their employer regarding how the over-the-counter at-home COVID-19 tests may be purchased (e.g., through pharmacy only, through pharmacy and medical, through medical only)

Note: If you currently have benefits through pharmacy and medical, this does not guarantee over-the-counter at-home test kits will be covered under medical. Plans can choose to run all over-the-counter at-home test-kit reimbursement through the pharmacy. See coverage through pharmacy only below.

How to get over-the-counter at-home COVID-19 tests

For members with Optum Rx (check for Optum Rx logo on your ID card) with coverage through pharmacy and medical plan

You may do this in 2 ways:

1. Visit an in-store pharmacy counter at an Optum Rx preferred retailer

You can get over-the-counter at-home COVID-19 test(s) at no out-of-pocket cost if you:

- Purchase at an in-store pharmacy counter at an Optum Rx preferred retailer
- Must show your member ID card

A preferred retailer is a pharmacy that Optum Rx has made arrangements with to provide over-the-counter at-home COVID-19 tests with no out-of-pocket costs to you.

View the most up-to-date list of the preferred retailers and their websites. Optum Rx is working to continue to add more preferred retailers. Please be sure to check your pharmacy's website for available test inventory and store hours before you visit an in-store pharmacy counter at one of the preferred retailers.

2. Visit any in-store or online retailer

You may submit a receipt for reimbursement online at [umar.com](https://www.umar.com), beginning February 1. You may also submit receipts through a reimbursement form for kits purchased on Jan. 15, 2022 or after.

- Maximum reimbursement of \$12 per test
- Many COVID-19 tests are sold as a 2-pack kit (up to \$12 for each test) and would be reimbursed at a maximum of \$24 per kit



A UnitedHealthcare Company

Over-the-counter (OTC) at-home COVID-19 test kit reimbursement form

You can use this form to ask us to pay you back for over-the-counter at-home COVID-19 test kits that have been authorized by the federal Food and Drug Administration (FDA).

- This form is for OTC COVID-19 test kits purchased by you.
- Print your responses in black or blue ink. You can also complete the form using a computer and print and mail us the completed form.
- Include proof of payment (such as a paid receipt) that includes the name of the test kit along with this completed form. If we don't receive the required information, your request will not be processed.
- Send the completed form and proof of payment to the address on the back of your health plan ID card.

Information about the member who used the OTC COVID-19 test kit

Full name _____

What is your relationship to the subscriber/policyholder?

Spouse/partner

Child

I am the subscriber/policyholder

Other

Subscriber/policyholder information

Complete this section if it's different than the member information above.

Full name _____

Member ID _____ Plan/group # _____

Date of birth _____

Address _____

City _____ State _____ ZIP _____

Is this a new address? Yes No

Phone number (_____) _____

Email address _____

Information about your OTC COVID-19 test kit

How many test kits are you submitting for reimbursement? 1 test 2 tests 3 tests or more

Name of the FDA authorized test kit purchased (e.g., BinaxNOW, QuickVue, Intelliswab, etc.) _____

Purchase date(s) _____

(More information on back)

Member signature

Signature _____ Date ____ / ____ / ____

When I sign above, I am stating that the information above is correct. Any person who knowingly files a statement of claim containing any misrepresentation or any false, incomplete, or misleading information may be guilty of a criminal act punishable under law and may be subject to civil penalties.

Ready to send the completed form?

Please send the completed form and proof of payment to the address on the back of your health plan ID card.



Before you put it in the mail, make sure you:

- Completed and signed the form
- Included proof of payment, such as a paid receipt
- Kept a copy of everything you send us



Questions? We're here to help.

If you have any questions, please call the member phone number on your health plan ID card.

Frequently asked questions

How many over-the-counter at-home COVID-19 tests can be purchased at one time?

If you qualify for this program, your plan will reimburse up to 8 tests every calendar month for each covered member under your plan. You may purchase up to 8 tests per covered member at one time unless other limits apply or as tests are available.

Which over-the-counter at-home COVID-19 tests are part of this program?

Any FDA-authorized or approved test is covered as part of the program. Typically, FDA authorization is shown on the test packaging.

How long will it take to receive my reimbursement?

Typically, reimbursements are sent within 10-20 business days. To help avoid delays, make sure you provide all requested information.

How many over-the-counter at-home COVID-19 tests can I get reimbursed for?

You can get reimbursed for up to 8 over-the-counter at-home COVID-19 tests per covered member every calendar month. Some test kits contain 2 tests per kit. Both of those tests count toward the limit of 8 every calendar month. So, if you get 4 tests kits with 2 tests in each kit, that equals the 8 tests every calendar month.

Can I submit a photo of a receipt?

Yes.

Can I submit for reimbursement for an over-the-counter at-home COVID-19 test purchased before January 15 without a doctor's prescription?

No.

Do I need to get a doctor's prescription for reimbursement for an over-the-counter at-home COVID-19 test purchased after January 15?

No.

Do I need to submit my COVID-19 test results in order to receive reimbursement?

No.