



Coverage for over-the-counter (OTC) at-home COVID-19 test kits

March 7, 2022

Under a new federal mandate, your plan covers OTC at-home COVID-19 tests. Find out which tests are covered, where you can purchase tests at a \$0 copay, or how your plan will reimburse you.

Note: This new coverage reimbursement policy doesn't apply to members who have Medicare, Medicare Supplement, or Medicaid.

Who is eligible?

Members whose pharmacy plan covers at-home COVID-19 tests authorized by the Food and Drug Administration (FDA) will be eligible to get up to 8 tests per covered member, every month.

If your plan covers at-home COVID-19 tests under medical, the instructions below do not apply.

What tests are covered?

Most at-home COVID-19 test kits authorized by the FDA are covered. The most common tests¹ are BD Veritor™, CareStart™, MaximBio ClearDetect™ COVID-19, Flowflex™, i-Health®, InteliSwab™, On/Go™ and COVID-19 At-Home Test Kit (Roche). Look for an FDA Emergency Use Authorization label on the package.

How many tests can I purchase each month?

You can get up to 8 FDA-authorized at-home COVID-19 tests per covered member per month.

Where can I buy at-home OTC COVID-19 tests for a \$0 copay?

Visit a preferred pharmacy²

Go to the pharmacy counter at Kinney Drugs, Rite-Aid (includes Bartell Drugs), Sam's Club, Walgreens (including Duane Reade) or Walmart Pharmacy. Present your member ID card and ask to have your OTC at-home COVID-19 test(s) submitted to your plan for coverage. You will pay a \$0 copay for up to 8 tests per month per covered member.

Shop at Optum Store

Requires sign in to optumrx.com.

- Sign in to optumrx.com and find <Get at-home Covid-19 tests with \$0 copay>. Click the **order now** link.
 - Smartphone users may need to scroll down to see the link.
- Free standard shipping on orders to all 50 states.

How do I get reimbursed for OTC COVID-19 tests purchased at other stores or online retailers?

If you purchased FDA-authorized COVID-19 tests at a retail store or online retailer on or after January 15, 2022, you can be reimbursed for up to 8 tests per covered member per month. You will need copies of your purchase receipt(s). Complete one form per covered family member.

To receive the quickest possible reimbursement of up to \$12 per test, submit an electronic claim form [here](#) or scan the QR code at the right.

You can also print a reimbursement form [here](#) and mail it to us.



Scan to submit
your claim online

¹ The list of covered at-home COVID-19 test kits authorized by the FDA was updated on March 2, 2022. Go to optumrx.com/testinfo for an up-to-date list.

² List of preferred pharmacies you can purchase at no cost was updated on February 14, 2022. Go to optumrx.com/testinfo for an up-to-date list.

Can I get reimbursed for an at-home COVID-19 test paid using my FSA or HSA funds?

No. You are not able to get reimbursed by your health plan if you used funds from a health flexible spending arrangement (FSA) or an account-based plan, such as a health reimbursement arrangement (HRA) or health savings account (HSA) to pay for a test(s) on or after January 15, 2022.

What if I already submitted a reimbursement for a test(s) purchased using my FSA or HSA funds?

Contact your FSA , HSA or account-based plan, to assist you with correction steps to take if you received a reimbursement from your health plan for an at-home OTC COVID-19 test(s).

Where can I find additional resources?

[How to get your At-Home Over-The-Counter COVID-19 Test for Free](#)

Order 4 free at-home tests from covidtests.gov



Where can I go for more information?

For more information or to submit a claim, go to optumrx.com/testinfo.



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