



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

April 14, 2022

Under new Federal mandates, your plan may cover COVID-19 tests at little or no cost during the national public health emergency period.

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™, BinaxNOW™, CareStart™, Celltrion DiaTrust™, CLINITEST®, Ellume, Flowflex™, i-Health®, IntelliSwab™, MaximBio ClearDetect™ COVID-19, On/Go™, or COVID-19 AT-Home test kits (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

The insurance policy holder (policy holder) and their spouse (if it applies) can order up to 8 test kit products per month through Optum Store. Dependents are eligible for up to 8 test kit products per month at Optum Store or any retailer. You will need to submit these purchases for reimbursement. Or purchase COVID-19 test products at a preferred network pharmacy and pay a \$0 copay.

Sign in to optumrx.com. Scroll down to **Get at-home COVID-19 tests with \$0 copay** and click Order Now Or

Visit [COVID 19 Home Tests - Where to Buy Online | Optum Store](#)

Search for COVID-19 test products "eligible for purchase with insurance."

Select your product and click on "Add Insurance." Enter your pharmacy plan and card fields listed below and click "Submit Insurance."

Required card information:

- Member ID or RX ID
- Rx Bin #
- Rx PCN # *
- Rx Group #

** if your ID card does not have a PCN field, enter 1234*



Scan to order at Optum Store

To complete the checkout process, you will need to sign in or create an Optum Store account. Free standard shipping applies on orders to all 50 states.

¹ The list of covered at-home COVID-19 test kits authorized by the FDA was updated on March 29, 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.

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

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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