Important Information About Your Health Care and At-Home COVID-19 Test Kits

Effective January 15, all group health plans are required to cover FDA approved over the counter (OTC), at-home COVID-19 diagnostic tests, at no out-of-pocket cost to you. This mandate is in effect until the end of the public health emergency, which has currently been extended through April 15.

- Your medical plan covers up to 8 OTC tests per member per 30 days (if kits contain 2 tests, then no more than 4 kits per 30 days).
- For tests purchased online or paid for out-of-pocket, you may submit a claim for reimbursement.
- Tests are only covered for diagnosis or treatment, not for routine screenings for employment, school or recreational purposes.

Note: *Any tests your doctor orders will not be subject to the quantity limit.*

Where to Go for OTC COVID-19 Tests

OptumRx covers COVID-19 tests under your pharmacy benefits. You can go to the following preferred pharmacies to get a test without any out-of-pocket costs when you show your insurance card:

Aetna	UHC
Walmart	Walmart
Sam's Club	
Rite Aid	

Reimbursement

If you purchase a test at a different pharmacy, you can submit for reimbursement:
- **Aetna Members:** Submit your receipt for reimbursement through OptumRx directly.
- **UHC Members:** Submit your receipt for reimbursement to myUHC.com.

You will be reimbursed up to $12 per test. Since many COVID-19 tests are sold as a two-pack, the test pack would be reimbursed at $24. Keep in mind that tests must have a purchase date on or after January 15, 2022 to be eligible for reimbursement.

COVID-19 Frequently Asked Questions

Are there any other preferred pharmacies to get at-home COVID-19 tests?

OptumRx is working to add additional preferred retailers. For now, please use the preferred pharmacies listed above to receive your COVID-19 tests.

Which COVID-19 tests are covered?

At-home COVID-19 test kits authorized by the FDA are covered. The most common tests are Flowflex™, i-Health®, InteliSwab™, MaximBio ClearDetect™ COVID-19, On/Go™, QuickVue®.

Do I need a prescription for the tests to be covered?

No prescription is required.

Can I purchase a test that costs more than $12?

Yes, but you will only be reimbursed at a maximum of $12 per test.

Can I be reimbursed for a COVID-19 home test purchased prior to January 15?

No.

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

No.

Can I use my Health Care FSA to pay for the OTC COVID-19 tests?

If you pay for the test kit out of pocket and then request your FSA to reimburse you for the expense (or use your FSA debit card at the point of purchase), you cannot also request reimbursement from OptumRx or UHC. If you do, you will be required to repay the money to the FSA.