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

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Members are now able to purchase FDA-authorized over-the-counter (OTC) at-home COVID-19 diagnostic tests purchased on or after January 15, 2022. This benefit includes up to 8 tests per member every calendar month. For information on where to find at-home tests, how to submit for reimbursement and more, read on.

There are 2 ways to get OTC at-home COVID-19 tests

1. **Go to 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 OTC at-home COVID-19 tests with no out-of-pocket costs to you.

   View the most up-to-date list of preferred retailers. Before going to the retailer in person, it's a good idea to check their website or mobile app to ensure that COVID-19 tests are in stock.

2. **Visit any in-store or online retailer**
   You can get reimbursed for purchasing a COVID-19 test by submitting your receipt online at umr.com. You may also submit receipts via the mail using our paper reimbursement form. Sign into your account to access the online and paper reimbursement form.
   - Maximum reimbursement of up to $12 per test
   - Many COVID-19 tests are sold as a 2-pack kit and would be reimbursed at a maximum of up to $24 per kit (up to $12 for each test)

Getting OTC at-home COVID-19 tests from the federal government

Each household can order a one-time shipment of 4 free OTC at-home COVID-19 tests through the Federal government. To order your shipment, visits covidtests.gov.

Learn more about this program and other testing resources

Frequently asked questions

What happens if I purchase OTC at-home COVID-19 tests from the front-of-store checkout of a Preferred Retailer or online instead of at the pharmacy counter?

If you purchase OTC at-home COVID-19 tests at a front-of-store checkout, you may submit your receipt to UMR, either online or paper form, for reimbursement for a maximum reimbursement of up to $12 per test. Many OTC at-home COVID-10 tests are sold as a 2-pack, which means the test pack would be reimbursed up to $24 (up to $12 for each test.)

Can I purchase OTC at-home COVID-10 tests at a store that is not a Preferred Retailer?

Yes. You may purchase an FDA-authorized OTC at-home COVID-19 test at any in-store or online retailer. You may submit your receipt for reimbursement for a maximum reimbursement of up to $12 per test. Many OTC at-home COVID-10 tests are sold as a 2-pack, which means the test pack would be reimbursed up to $24 (up to $12 for each test.)

How can I find out which Preferred Retailers have OTC at-home COVID-19 tests available?

Due to high demand, in-store associates cannot verify over the phone if COVID-19 tests are in stock. Please be sure to check a Preferred Retailer's website or mobile app to learn if tests are available before you visit their in-store pharmacy center.

Can I purchase an OTC at-home COVID-19 test that costs more than $12?

Yes. If you get an FDA-authorized test at an in-store pharmacy counter at an OptumRx Preferred Retailer, you won't need to pay anything out-of-pocket. At any other location, you may purchase an FDA-authorized test, but you will only be reimbursed at a maximum of up to $12 per test.

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 from receipt of the completed reimbursement form. To help avoid delays, make sure you provide all requested information and ensure your receipt is legible.

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.