

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 healthscopebenefits.com, beginning February 15. 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

For anyone to get over-the-counter at-home COVID-19 tests from the federal government

Through the federal government, each household can order a one-time shipment of 4 free over-the-counter at-home COVID-19 tests shipped directly from covidtests.gov. Learn more about this program at covidtests.gov.

For members with a carve-out pharmacy (not Optum Rx) with coverage through pharmacy and medical plan

You may do this in 2 ways:

1. **Visit your pharmacy's website to understand their process and confirm if they have a preferred retailer**
2. **Visit any in-store or online retailer**
You may submit a receipt for reimbursement online at healthscopebenefits.com, beginning February 15. You may also submit receipts through a reimbursement form.
 - Maximum reimbursement may be limited to \$12 per test or charges as submitted, depending upon your Pharmacy's preferred retailer status

For anyone to get over-the-counter at-home COVID-19 tests from the federal government

Through the federal government, each household can order a one-time shipment of 4 free over-the-counter at-home COVID-19 tests shipped directly from covidtests.gov. Learn more about this program at covidtests.gov.

For members with coverage through medical plan only

Visit any in-store or online retailer

You may submit a receipt for reimbursement online at healthscopebenefits.com, beginning February 15. You may also submit receipts through a reimbursement form.

- Maximum reimbursement based on charges submitted

For anyone to get over-the-counter at-home COVID-19 tests from the federal government

Through the federal government, each household can order a one-time shipment of 4 free over-the-counter at-home COVID-19 tests shipped directly from covidtests.gov. Learn more about this program at covidtests.gov.

For members with coverage through their pharmacy only

Visit your pharmacy's website to understand their process and confirm if they have a preferred retailer and to inquire if they will reimburse test kits purchased without going through the preferred retailer.

Member reimbursement request sent to the medical plan will be denied instructing the member to submit to their prescription drug plan.

For anyone to get over-the-counter at-home COVID-19 tests from the federal government

Through the federal government, each household can order a one-time shipment of 4 free over-the-counter at-home COVID-19 tests shipped directly from covidtests.gov. Learn more about this program at covidtests.gov.

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.