



Insurers and health plans to cover COVID-19 at home tests

On Jan. 10, 2022, the Departments of Labor, Treasury and Health and Human Services released guidance to support the Administration's directive that health insurers and group health plans cover subject to certain criteria the cost of FDA-authorized and approved over-the-counter (OTC) at-home COVID-19 tests.

Beginning Jan. 15, 2022, UnitedHealthcare will cover most commercial individual and group plan members' FDA authorized and approved OTC at-home COVID-19 diagnostic tests purchased on or after this date, without a doctor's prescription or clinical assessment. This at-home COVID-19 test coverage will include up to 8 tests per member per 30 days.

UnitedHealthcare has established a preferred retail program for its commercial individual and group health plan members with UnitedHealthcare's Pharmacy benefit administered by OptumRx. UnitedHealthcare's initial preferred OTC retailer for at-home COVID-19 tests is Walmart Pharmacy where members may show their ID card and then do not have to pay an up-front cost or submit claim form for subsequent reimbursement. More preferred retailers are expected to be added soon. When at-home COVID-19 tests are purchased at any in-store or online retailer, other than the in-store Walmart Pharmacy, members may submit their receipt(s) for reimbursement through the UnitedHealthcare member portal.

UnitedHealthcare will reimburse the member a maximum of \$12 per test.

Please review the [COVID-19 At Home Test FAQs](#) on the [uhc.com COVID-19 FAQ](#) site and look for more communications to be sent this week.

See FAQ on pages 2-10.



TESTING - OTC AT HOME TESTING

On Jan. 10, 2022, the Departments of Labor, Treasury and Health and Human Services released guidance to support the Administration's directive that health insurers and group health plans cover the cost of FDA-authorized or approved over-the-counter (OTC) at-home COVID-19 tests purchased on or after Jan. 15, 2022.

What are the highlights of the at-home COVID-19 test purchased on or after Jan. 15, 2022? **New 1/15/22**

- Beginning January 15, 2022, UnitedHealthcare will cover most commercial individual and group health plan members' FDA authorized or approved over-the-counter (OTC) at-home COVID-19 diagnostic tests without a doctor's prescription. This at-home COVID-19 test benefit includes up to 8 tests per member per month. This new benefit does not apply to Medicare Advantage. However, Medicare members should check their plan coverage for specific OTC benefits. Medicaid benefits apply in the following states at this time: New Jersey, New York, North Carolina, Michigan, Texas, and Washington.
- UnitedHealthcare's initial preferred OTC retailers for at-home COVID-19 tests are Walmart Pharmacy and Rite Aid Pharmacy (including Bartell Drug locations), where members who have UnitedHealthcare Pharmacy benefits administered by OptumRx will have no up-front cost and will not have to submit a form for reimbursement. UnitedHealthcare is working to add additional preferred retailers.
- If the member purchases an at-home COVID-19 test at any in-store or online retailer other than the in-store Walmart Pharmacy counter or in-store Rite Aid Pharmacy counter, they may submit purchase receipt(s) for reimbursement at the UnitedHealthcare member portal for a maximum reimbursement of \$12 per test. Many COVID-19 tests are sold as a two-pack so that means the test pack would be reimbursed at \$24 (\$12 for each test).
- A member must be a UnitedHealthcare commercial individual or group health plan member **and** have UnitedHealthcare's Pharmacy benefit, to purchase over-the-counter at-home COVID-19 tests at the Walmart Pharmacy or Rite Aid Pharmacy counter at no cost. Members may determine their eligibility by locating the OptumRx logo on the front of the member ID card. This informs the member they are part of the UnitedHealthcare pharmacy benefit through OptumRx and may go to any Walmart Pharmacy or Rite Aid Pharmacy with available inventory to get a COVID-19 over-the-counter test at no cost when purchased at the pharmacy counter.
- For groups that do not have the UnitedHealthcare pharmacy benefit through OptumRx (Optum RX is not displayed on the ID card), the member may purchase an at-home COVID-19 test at any in-store or online location and submit for reimbursement in the UnitedHealthcare member portal. You may receive more specific guidance from your employer on this benefit in the future.
- Visit [UHC.com](https://www.uhc.com) or go to the [COVID-19 external FAQs](#) for more information about COVID-19 vaccines and tests.

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Coverage

Under the Jan. 10 Tri-Agency FAQ 51, what is considered an at-home test? New 1/14/22

These are tests that have been authorized, cleared, or approved for use without a doctor's prescription. The tests may be purchased without the need for a provider or clinical assessment.

How do we know which kits are FDA approved? New 1/14/22

The list continues to evolve as additional FDA emergency use authorizations occur. Authorized or approved OTC at-home tests are listed on the FDA website. Test kits purchased from a non-authorized seller are not eligible for reimbursement.

How many COVID-19 tests will be allowed per patient, per month? New 1/14/22

Each covered member is able to be reimbursed for 8 over-the-counter COVID-19 tests every 30 days per covered member. Some test kits contain 2 tests per kit — each of those tests is counted individually toward the limit of 8 per month. For example, if a covered member purchases 4 tests kits with 2 tests in each kit, that equals 8 tests for the month for that member.

Does UnitedHealthcare offer direct purchase through a preferred retailer as well as reimbursement through claim/receipt? New 1/14/22

Yes. For fully insured and self-funded customers with a carve in pharmacy program, UnitedHealthcare offers a preferred retailer program (Walmart Pharmacy). When the member purchase from the pharmacy at the retailer with their ID card, it will be paid directly. UnitedHealthcare is working to add more preferred retailers.

Scope

Who is covered under the guidance? New 1/14/22

Commercial fully insured and group health plans, level-funded plans, many individual plans including exchange, FEHB, COBRA and Student Resources.

The at-home test kit coverage through PHE is not applicable to retiree plans, Medicare Advantage, Medicare, excepted benefit plans, and STLD.

C&S should follow their state guidelines, use approved C&S language here

Is Medicare Advantage covered? New 1/14/22

No.

Are All Savers/Level Funded plans in scope? New 1/14/22

Yes

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Is Bind in scope? New 1/14/22

Yes.

Are COBRA members eligible? New 1/14/22

Yes.

Preferred Retailer and Non-Preferred OTC Purchases and Reimbursement

The following response explains how it will work for the member

How can I purchase approved Over the Counter (OTC) at home Covid Test kits without any OTC pocket expense or having to submit a receipt for reimbursement? Update 1/15/22

UnitedHealthcare's initial preferred OTC retailer for at-home COVID-19 tests is Walmart Pharmacy and Rite Aid Pharmacy, where members who have UnitedHealthcare Pharmacy benefits administered by OptumRx will have no up-front cost and will not have to submit a form for reimbursement. UnitedHealthcare is working to add additional preferred retailers.

You must be a UnitedHealthcare commercial individual or group health plan member **and** have UnitedHealthcare's Pharmacy benefit, to purchase over-the-counter at-home COVID-19 tests at the Walmart Pharmacy counter or Rite Aid Pharmacy counter at no cost to you. To determine if you are eligible, locate your UnitedHealthcare member ID card. If you see OptumRx on the front of your card, you are part of the UnitedHealthcare pharmacy benefit through OptumRx and may go to any Walmart Pharmacy or Rite Aid Pharmacy counter with available inventory to get a COVID-19 over-the-counter test at no cost. You must purchase your COVID-19 test/s at the pharmacy counter. Be sure to have your UnitedHealthcare member ID card with you.

What does a card with UnitedHealthcare Pharmacy (OptumRx) vs a card without pharmacy look like? New 1/14/22



The card on the left shows the OptumRx logo where the card on the right does not have pharmacy with OptumRx.

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What happens if the at-home COVID test kits are purchased at the front of the preferred retailers (Walmart Pharmacy or Rite Aid Pharmacy) store or online instead of the pharmacy counter?

Update 1/15/22

The following response explains how it will work for the member.

If you purchase OTC at-home COVID-19 tests at a Walmart or Rite Aid front-of-store checkout, you may submit your purchase receipt for reimbursement for a maximum reimbursement of \$12 per test. Many OTC at-home COVID-19 tests are sold as a 2-pack, which means the test pack would be reimbursed at \$24 (\$12 for each test).

What happens if I purchase the at-home COVID-19 test kits at a store that is not in the a preferred retailer (Walmart Pharmacy and Rite Aid Pharmacy)? **Update 1/15/22**

If you purchase an at-home COVID-19 test at any in-store or online retailer, other than the in-store Walmart Pharmacy counter or in-store Rite Aid Pharmacy counter, you may submit your purchase receipt(s) for reimbursement at the UnitedHealthcare member portal for a maximum reimbursement of \$12 per test. Reimbursement for tests purchased at Walmart.com and the Walmart checkout counters found at the front of the store also must be submitted through the UnitedHealthcare member portal. Many COVID-19 tests are sold as a two-pack so that means the test pack would be reimbursed at \$24 (\$12 for each test).

What if my pharmacy coverage is not with Optum Rx will my COVID test kits be covered at the pharmacy counter? **New 1/15/22**

The following response explains how it will work for the member.

If you are a UnitedHealthcare member who does not have a pharmacy benefit through OptumRx (OptumRx is not displayed on your ID card), you may purchase an at-home COVID-19 test at any in-store or online location and submit the receipt for reimbursement in the UnitedHealthcare member portal. You may receive more specific guidance from your employer on this benefit in the future.

Can I purchase a test that costs more than \$12? **New 1/15/22**

Yes. If you purchase a COVID-19 test at a Walmart Pharmacy counter or Rite Aid Pharmacy counter, you may select an FDA authorized or approved COVID-19 test at no cost to you. At any other location, you may purchase an FDA approved or authorized test, but you will only be reimbursed at a maximum of \$12 per test.

How many COVID-19 tests can be purchased and reimbursed to a member? **New 1/14/22**

UnitedHealthcare will reimburse for a total of 8 COVID-19 tests 30 days per covered member. Some test kits contain 2 tests per kit—each of those tests is counted individually toward the limit of 8 per month. For example, if a covered member purchases 4 tests kits with 2 tests in each kit, that equals 8 total tests for the month for that member.

Which COVID-19 over-the-counter tests are part of this program? **New 1/14/22**

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Any FDA authorized and approved OTC at-home test is covered as part of the program.

How do UnitedHealthcare members submit over-the-counter at-home COVID-19 test costs for reimbursement? New 1/14/22

The member must provide a receipt showing the over-the-counter at-home COVID-19 test purchase date and cost on the member portal. The maximum reimbursement is \$12 per test.

Paper reimbursement forms will be available if necessary. Call the number on the back of your member ID card with any questions.

Where can COVID-19 tests be purchased? New 1/14/22

Many trusted retailers, such as pharmacies, sell OTC COVID-19 tests both online and in stores. It is important for a member to purchase the at-home COVID-19 test from a trusted source and beware of buying fake or high-priced testing kits from un reputable sources and secondary sources.

Are there state-specific differences that apply to the reimbursement of at-home OTC COVID-19 test? 1/14/22

Yes. In certain situations, state-based guidelines may impact coverage to plans regulated by state law. Please check with your state and plan administrator for additional detail.

What if a member cannot find an authorized over-the-counter at-home COVID-19 test? 1/14/22

If you are experiencing COVID-19 symptoms, you should consult your health care provider or local health department.

Will the result of COVID-19 test have to be reported in order to receive reimbursement? 1/14/22

No.

What if I purchased other items with my COVID-19 tests and those items appear on my receipt? 1/14/22

Only the purchase of over-the-counter at-home COVID-19 tests will be reimbursed.

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General Questions

Can the member use their FSA, HSA and how is the reimbursement made? 1/15/22

If FSA or HSA funds are used to purchase over-the-counter at-home COVID-19 tests, members will need to submit for reimbursement.

How will a member receive reimbursement? New 1/14/22

Members will be reimbursed either by direct deposit if they have indicated that is their preference or the member will receive a check in the mail.

How long will it take for a member to receive reimbursement? New 1/14/22

Typically, reimbursement is mailed within 10-20 days assuming all requested information is complete.

Can members submit a COVID-19 home test purchased prior to January 15? New 1/14/22

No.

How is handled if other items are purchased with my COVID-19 tests and those items appear on my receipt? New 1/14/22

Only the purchase of over-the-counter at-home COVID-19 tests will be reimbursed.

Can members submit a photo of a receipt? New 1/14/22

Yes.

Where can I go for additional information? 1/14/22

Refer to [UHC.com](https://www.uhc.com) for additional information on reimbursement for over-the-counter at-home COVID-19 tests.

CMS has information on its [website](#) about the Biden Administration's at-home COVID-19 testing program.

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What does the form look like to submit test kit(s) receipt(s) for reimbursement? **New 1/15/22**

United Healthcare

Over-the-Counter (OTC) At-home COVID-19 Test Reimbursement Form

You can use this form to ask us to pay you back for over-the-counter at-home COVID-19 tests that have been authorized by the Federal Drug Administration (FDA).

- This form is for OTC COVID-19 tests purchased by you.
- Print your responses in black or blue ink. You can also complete the form using a computer and print and mail us the completed form.
- Include proof of payment (such as a paid receipt) that includes the name of the test along with this completed form. If we don't receive the required information, your request will not be processed.
- Send the completed form and proof of payment to the address on the back of your health plan ID card or you can fill this form out online by visiting myuhc.com.

Information about the member who used the OTC COVID-19 test

Full name _____

What is your relationship to the subscriber/policyholder?
 Spouse/partner Child I am the subscriber/policyholder Other _____

Subscriber/policyholder information

Complete this section if it's different than the member information above.

Full name _____
Member ID _____ Plan/group # _____
Date of birth _____
Address _____
City _____ State _____ ZIP _____

Is this a new address? Yes No
Phone number (_____) _____
Email address _____

Information about your OTC COVID-19 test

How many tests are you submitting for reimbursement?
 1 test 2 tests 3 or more tests

Name of the FDA authorized test purchased (e.g., BinaxNOW, QuickVue, Intellivue, etc.) _____
Purchase date(s) _____

Member signature _____
Signature _____ **Date** _____

When I sign above, I am stating that the information above is correct. Any person who knowingly files a statement of claim containing any misrepresentation or any false, incomplete, or misleading information may be guilty of a criminal act punishable under law and may be subject to civil penalties.

Ready to send the completed form?

Please send the completed form and proof of payment to the address on the back of your health plan ID card.

Before you put it in the mail, make sure you:

- Completed and signed the form.
- Included proof of payment, such as a paid receipt.
- Keep a copy of everything you send us.

Questions? We're here to help.

If you have any questions, please call the member phone number on your health plan ID card.

Is a physician order or clinical assessment required for reimbursement for COVID-19 home test? **New 1/14/22**

No.

Do costs go towards the members deductible? **New 1/14/22**

No.

Will UHC reimburse clients who purchase OTC at home COVID-19 kits and distribute to members? **New 1/14/22**

No

Fully Insured - Administrative Support

How does coverage for OTC at home test work for fully insured and self-funded groups? **New 1/14/22**

Fully Insured and Level Funded Customers.

If you are a fully insured customer or level-funded we have members covered.

Members may go through the preferred retail pharmacy and use their ID Card or purchase the at-home test at a location of their choice, submit the receipt for the purchase and UnitedHealthcare will handle the reimbursement based on the 8 tests per member per 30 days.

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Does adding at-home COVID-19 testing to coverage require a change to the COC? New 1/14/22
No.

Self-funded - Administration and Support

How does coverage for OTC at home test work for fully insured and self-funded groups? New 1/14/22

Self-funded customers

For ASO customers with carve in Optum pharmacy, members may go to the preferred retail pharmacy (currently Walmart and other retail stores when added) and use their ID Card to purchase the at-home test at a location of their choice. If the member does not use the Walmart Pharmacy but purchases the test at a Walmart store, other retail store or online, the member submits the reimbursement based on the 8 tests per member per 30 days and reimbursement will be up to \$12 per test.

Self-funded customers with carve out pharmacy (who do not have UnitedHealthcare Pharmacy benefits administered by OptumRx) have two options.

1. Work with their PBM to set up program, potentially including a direct reimbursement program for employees at their PBM's pharmacy.
2. Reimburse the COVID-19 home tests purchased at the member's choice of retailer at retail costs through their UnitedHealthcare administered medical benefit.

UnitedHealthcare assumes that most employer customers will select option 1 and use their PBM to set up the program for the members. The customer must let their UnitedHealthcare representative know if they want the program to go through the medical benefit not the PBM by Friday, January 21, 2022. If your client does not have the UnitedHealthcare pharmacy benefit with OptumRx, for an interim period, UnitedHealthcare will pay claims submitted in the member portal through the medical benefit.

If the client chooses option 2, to use the medical benefit, UnitedHealthcare will reimburse a member purchase of at home tests when they submit the receipt through the member portal. The member would be reimbursed based on the cost of the test they purchase within the guideline of 8 tests per member per 30 days.

Can an ASO Client chose to cover at home tests only through the Pharmacy Benefit?

Yes. ASO clients with pharmacy benefits through OptumRx will see this benefit applied through their pharmacy policy.

Does adding at-home COVID-19 testing to coverage require the self-funded group to change to the SPD? New 1/14/22
No.

Can a self-funded customer choose to ONLY cover this under the Rx policy? New 1/14/22
Yes.

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Are Medicare members eligible for this new benefit? New 1/15/22

UnitedHealthcare Medicare Advantage members are not eligible for reimbursement of COVID-19 at-home tests purchased without a physician's order under this policy. All of our Medicare Advantage plans cover COVID-19 testing when ordered by a physician with a \$0 copay. If your UnitedHealthcare Medicare Advantage benefit plan includes an Over-the-Counter Products Catalog or Products Card benefit, OTC COVID-19 tests may be available through that benefit.

UnitedHealthcare Medicare Supplement plans and UnitedHealthcare Medicare Prescription Drug Plans do not cover or reimburse for purchases of COVID-19 at-home tests. For information on Original Medicare coverage for COVID-19 testing, see Coronavirus Test Coverage ([medicare.gov](https://www.medicare.gov)).

Are UnitedHealthcare Community Plan members eligible for this new benefit? New 1/15/22

Coverage of COVID-19 testing is determined by each State Medicaid program, and specifics regarding coverage vary by state. For those that are dually eligible for Medicaid and Medicare, the administrator of their Medicaid benefits should provide guidance on their coverage. Members should call the number on the back of their card if they have questions.

Resources

COVID-19 Resource Center for [at-home testing](#)

[COVID-19 Resource Center](#) for information on COVID-19 vaccines, testing and other topics

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