



Situation: 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.

COVID-19 Testing Member Messaging and FAQs

Talking Points

- 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 particular benefit does not apply to UnitedHealthcare Medicare members. Medicaid members may have access to covered OTC at-home testing depending on state coverage policies.
- UnitedHealthcare's initial preferred OTC retailer for at-home COVID-19 tests is **Walmart 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.
- If you purchase an at-home COVID-19 test at any in-store or online retailer other than the **in-store Walmart 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).
- 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 at no up front cost. 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** 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.
- 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 a claim for reimbursement in the UnitedHealthcare member portal. You may receive more specific guidance from your employer on this benefit in the future.
- Members should visit UHC.com for more information about COVID-19 vaccines and tests.

Preferred Retailer FAQs (Applicable for UnitedHealthcare members that have an OptumRx logo on their member ID card)

1. How can I purchase approved over-the-counter (OTC) at home COVID-19 tests without any out-of-pocket expense or having to submit a claim?

UnitedHealthcare's initial preferred OTC retailer for at-home COVID-19 tests is **Walmart 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 at no up front cost. 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** 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.

2. What happens if I purchase the At Home COVID test kits at the front of the preferred retailer (Walmart) store or online instead of the pharmacy counter?

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).

3. Can I use my FSA or HSA and how is the reimbursement made?

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

4. What happens if I purchase the at home COVID-19 test kits at a store that is not in the preferred retailer (Walmart)?

If you purchase an at-home COVID-19 test at any in-store or online retailer, other than the **in-store Walmart 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).

5. How will a member receive reimbursement?

Member selected preferences would apply, including either direct deposit or mail.

6. How long will it take for a member to receive reimbursement?

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

7. What if my pharmacy coverage is not with OptumRx? Will my COVID-19 test kits be covered at the pharmacy counter?

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 a claim for reimbursement in the UnitedHealthcare member portal. You may receive more specific guidance from your employer on this benefit in the future.

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

Yes. If you purchase a COVID-19 test at a Walmart 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.

9. How many COVID-19 tests can be purchased and reimbursed to a member?

UnitedHealthcare will reimburse up to 8 over-the-counter at-home 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 test kits with 2 tests in each kit, that equals 8 total tests for the month for that member.

10. Which COVID-19 over-the-counter tests are part of this program?

Any FDA authorized or approved test is covered as part of the program.

11. Can I submit a COVID-19 home test purchased prior to January 15 without a clinical assessment or physician order?

No.

12. Do I need to obtain a physician order or clinical assessment for reimbursement for COVID-19 home test after January 15?

No.

13. How do UnitedHealthcare members submit over-the-counter at-home COVID-19 test costs for reimbursement?

You will need to provide a receipt showing the over-the-counter at-home COVID-19 test purchase date and cost and submit the reimbursement form via the UnitedHealthcare member portal.

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

14. 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 per month for each covered plan member.

15. Are there state-specific differences that apply to the reimbursement of at-home OTC COVID-19 tests?

Yes. In certain situations, state-based requirements may offer broader benefit coverage to members covered under plans regulated by state law.

16. Do I need to submit my COVID-19 test results in order to receive reimbursement?

No.

17. What if I purchased other items with my COVID-19 tests and those items appear on my receipt?

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

18. Can I submit a photo of a receipt?

Yes.