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 highlights of the at-home COVID-19 test that is purchased on or after Jan. 15, 2022? Update 5/18/22

- 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 calendar month. This new benefit does not apply to Medicare Advantage. However, Medicare members should check their plan coverage for specific OTC benefits. Medicaid members may have access to covered OTC at-home testing depending on state coverage policies.

Does the government provide COVID-19 OTC at-home test kits at no cost? Update 9/1/22

- As of September 1, 2022, the option to order tests at no cost share through the Federal government has ended.
- Visit UHC.com or go to the COVID-19 external FAQs for more information about COVID-19 vaccines and tests.

How can members get their OTC at-home tests covered? Update 2/11/22

For groups with carve out pharmacy, the employer can choose to cover the tests under pharmacy and medical or select to only cover it under pharmacy or only under medical. Reimbursement for the tests may vary depending on whether there is a preferred retailer program in place or not and whether the at home test is an antigen or a PCR test.

Which at-home OTC PCR COVID-19 tests are part of this program?

- These PCR tests are not included as part of our Preferred Retailer program.
- If the OTC PCR test is acquired at a nonpreferred retailer UHC may reimburse up to $12 per test.
- PCR tests with a provider order or clinical assessment may be covered at $0 cost share.

What are preferred retailers? Update 3/8/22

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• Preferred retailers are pharmacies contracted by either UnitedHealthcare/OptumRx or a PBM to provide OTC at-home antigen tests kits to members with no upfront cost.

• The UnitedHealthcare and OptumRx have established a Preferred Retailers Pharmacy program for customers who have either the UnitedHealthcare pharmacy program with OptumRx or an OptumRx carve out direct arrangement. The member must go to the pharmacy counter to use their ID card to purchase a COVID-10 at home antigen test. If a member goes to the retail part of the store or online, the member then pays for the tests and then submit the receipt for reimbursement.

• When a preferred retailer solution is in place, whether through UHC/OptumRx or through a PBM, the purchase receipts submitted for reimbursement for COVID-19 OTC at-home antigen tests not purchased at the preferred retailer pharmacy counter would be limited up a $12 maximum including tax and shipping plus any administration fee for claim processing.

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- The member should go to myuhc.com find the most up-to-date list of UnitedHealthcare Preferred Retailers and their websites. If the customer has a Preferred Retailer program, your members should check the Preferred Retailer’s website or mobile app for available at-home COVID-19 test inventory before visiting the in-store pharmacy counter at that Preferred Retailer.

- On myuhc.com the member has specific reimbursement information for the tests based on their employer’s choice and will be provided information on when and how to submit a receipt for reimbursement.
  - If the customer has an outside PBM/Vendor preferred retailer solution, members should check the PBM’s preferred retailer’s website or mobile app for additional guidance.

### What are UnitedHealthcare’s Preferred Retailers and how does it work? New 2/11/22

Some members with UnitedHealthcare individual and employer group health plans may have a benefit that allows you to go to a Preferred Retailer to get over-the-counter (OTC) at-home COVID-19 antigen tests with no
out-of-pocket costs and no requirement to submit for reimbursement. Coverage for this benefit may vary, depending on your specific plan. If you have this benefit, you must:

- Purchase at the in-store pharmacy counter
- Show your member ID card

Find a UnitedHealthcare Preferred Retailer

View the list of the Preferred Retailers below to help you find a convenient location. UnitedHealthcare is working to add more Preferred Retailers, so please check back again if you don’t see a retailer with an in-store pharmacy counter located near you.

Before you go to a Preferred Retailer, be sure to check their website or mobile app for test availability and store hours. Not all plans include every Preferred Retailer, so members should sign on to myuhc.com to view which ones are included in the at home testing program.

Walgreens (includes Duane Reade locations)

Walmart Pharmacy

Sam’s Club

You may still purchase OTC at-home COVID-19 tests at the in-store Sam’s Club pharmacy counter without a Sam’s Club membership. Only Sam’s Club members can make purchases at a front-of-store checkout.

Rite Aid Pharmacy

Bartell Drugs

Kinney Drug

Does reimbursement for COVID-19 OTC at-home tests vary based on how the customers has set up their program? Update 2/10/22

Yes, the member experience may vary based on unique customer set-up.

- Reimbursement for COVID-19 OTC at-home tests and applicable fees may vary based on one of three scenarios:
  - UnitedHealthcare / OptumRx integrated medical / pharmacy
  - UnitedHealthcare / OptumRx direct (carve out) medical / pharmacy
  - UnitedHealthcare medical / Outside PBM/Vendor pharmacy
    - When reimbursement is through an Outside PBM/Vendor – reimbursement may vary depending upon whether the outside PBM/Vendor offers a preferred retailer solution.

How will a member know what their reimbursement will be if different based on the plan? New 3/8/22

When the member signs on to their UnitedHealthcare portal or to their OptumRx portal, the member information will be specific to their experience and reimbursement. For members who have a plan with a PBM or vendor other than OptumRx, the PBM would communicate the reimbursement.
Reimbursement

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

These are COVID-19 over-the-counter antigen tests that have been authorized or approved for use without a doctor’s prescription. The tests may be purchased without the need for a provider referral or clinical assessment.

How do we know which kits are FDA approved for this program? New 2/15/22

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 or tests that not EUA approved are not eligible for reimbursement.

- Any FDA authorized or approved at-home OTC COVID-19 antigen test is covered as part of the program.
- PCR tests that are entirely self-administered (both test and result) by the member at home may not be purchased at a Preferred Retailer pharmacy counter for a $0 cost share option; receipts must be submitted for reimbursement.
- PCR tests that are entirely self-administered (both test and result) by the member at home will be covered up to a maximum of $12 per test and submitted for reimbursement, regardless of where it is purchased.
- PCR tests with a physician order or clinical assessment are covered at $0 cost share.

How are proctored tests covered? New 3/8/22

are not included as part of our Preferred Retailer program.

How many COVID-19 tests will be allowed per covered member, per calendar month? Update 1/31/22

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

Does UnitedHealthcare offer direct purchase through a preferred retailer as well as reimbursement through claim/receipt? Update 2/11/22

Yes. Fully insured and self-funded customers with an integrated carve in pharmacy program through OptumRx or customers that chose to cover the tests under both pharmacy and medical benefit for OptumRx direct (carve out), UnitedHealthcare offers a Preferred Retailer program. When the member purchases an antigen test from the pharmacy counter at the preferred retailer and uses their ID card, the

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claim will automatically route to OptumRx and will be paid directly with no out-of-pocket cost to the member. When the member does not go through the Preferred Retail pharmacy counter or if they purchase a PCR at home test, they will obtain the kit paying out of pocket and submit receipts for payment under medical. These claims will be reimbursed up to $12 per test inclusive of applicable tax and shipping.

**Does UnitedHealthcare offer reimbursement for tests obtained by members covered under outside PBM/vendor arrangements? Update 3/8/22**

The answer will vary based on specific customer arrangements and elections and how the customer PBM arrangement works.

**Where can a member find the list of UnitedHealthcare Preferred Retailers? New 1/31/22**

Go to myuhc.com to find the most up-to-date list of the Preferred Retailers and their websites. UnitedHealthcare is working to add more Preferred Retailers. Members should check the Preferred Retailer’s website for available at-home COVID-19 test inventory before visiting an in-store pharmacy counter at a Preferred Retailer. Members may go to the member portal for a list of Preferred Retailers and their websites for their location and availability of tests.

**What happens when a member does not obtain kits at the pharmacy counter of the UnitedHealthcare and OptumRx Preferred Retailer? Update 2/11/22**

If the member purchases an at-home COVID-19 test at any in-store or online retailer other than the pharmacy counter of a UnitedHealthcare Preferred Retailer, the member will pay out of pocket and may submit their purchase receipt(s) for reimbursement at the UnitedHealthcare member portal for a maximum reimbursement of $12 per test inclusive of applicable tax and shipping.

**How do All Savers members submit reimbursement requests? New 2/10/22**

Members may fill out the OTC COVID-19 Home Test Kit Reimbursement Form located on the Myall savers connect.com member website. The form can be found on the left side of the home page under OTC COVID-19 Home Test Kit Reimbursement Form tab. Send the completed form to the claims mailing address located on the back of the member ID card or fax to 801-478-7582.

**Scope**

**Which members are covered under the guidance? Update 1/31/22**

Commercial fully insured and group health plans, level-funded plans, many individual plans including exchange, Federal Employee Health Benefit plans (FEHB), COBRA plans, and Student Resources.

The OTC at-home test kit reimbursement through the national Public Health Emergency (PHE) is not a requirement for retiree plans, Medicare Advantage, Medicare, excepted benefit plans, and STLD.

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Community and State will follow their state guidelines. Reimbursement 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.

Will members covered by a UnitedHealthcare administered Medicare Advantage plan be able to obtain tests through the UnitedHealthcare Preferred Retailer program? Update 1/31/22
No, currently this population is out of scope.

Are All Savers/Level Funded plans in scope? Update 2/10/22
Yes. All Savers specific reimbursement forms are located on the All Savers member website, myallsaversconnect.com

Is Bind in scope? New 1/14/22
Yes.

Are COBRA members eligible? New 1/14/22
Yes.

Do members in U.S. Territories and the U.S. Virgin Islands have an OTC at-home COVID-19 test benefit? New 1/31/22
Yes.

Do members with UnitedHealthcare’s expatriate (expat) insurance have an OTC at-home COVID-19 test benefit and how does this work? Update 1/31/22
Individuals with UnitedHealthcare’s U.S. expatriate insurance can purchase tests and submit the reimbursement form and receipt via the member portal or UHC.com

Claim and Reimbursement

How many COVID-19 tests can be purchased and reimbursed to a member? Update 1/24/22
UnitedHealthcare will reimburse up to a total of 8 COVID-19 tests each calendar month per covered member. Some test kits contain 2 tests per kit—each of those tests is counted individually toward the limit of 8 per calendar month. For example, if a covered member purchases 4 tests kits with 2 tests in each kit, that equals 8 total tests for the calendar month for that member.

Which COVID-19 over-the-counter tests are part of this program? New 1/14/22
Any FDA authorized or approved OTC at-home test is covered as part of the program.

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How will UnitedHealthcare and OptumRx limit reimbursement for the number of tests purchased? New 1/31/22

For UnitedHealthcare plans with integrated OptumRx, the medical and pharmacy claims will accumulate and be limited to 8 tests per covered member per calendar month.

For Employers who have OptumRx direct or outside PBM arrangements, UnitedHealthcare will not have a full view to the entire member experience. In this scenario, UnitedHealthcare will limit reimbursement for tests paid under the medical plan only.

If customer with OptumRx direct, will the numerical accumulator apply for the OptumRx and Medical? New 1/31/22

Yes. For example: if 4 tests are purchased for a member under Rx and 4 under medical, the member would not be able to purchase another 4 in same calendar month under medical.

For OptumRx integrated and OptumRx direct, we are working so that the purchase of kits cross accumulates with the medical purchases to limit the amount tests allowed based on the max of 8 OTC at-home tests allowed each calendar month based on the number of members in the plan.

Can a member purchase a test that costs more than $12 even if reimbursement is limited to $12 per test? Update 2/11/22

Yes. If a member purchases an at-home COVID-19 test at the pharmacy counter of a UnitedHealthcare Preferred Retailer, they may select an FDA authorized or approved COVID-19 test at no cost. At any other location, the member may purchase an FDA approved or authorized test but will only be reimbursed up to a maximum of $12 per test inclusive of tax and shipping.

If there are multiple receipts or a receipt is for multiple family members on one claim what is the fee? New 1/31/22

A fee is calculated at the claim level for each claim submitted to UnitedHealthcare. If multiple receipts are on the claim form, it would be one administrative charge.

How do UnitedHealthcare members submit over-the-counter at-home COVID-19 test costs for reimbursement? Update 1/31/22

The member must authenticate in myuhc.com to electronically file a claim.

Members will provide a receipt showing the over-the-counter at-home COVID-19 test purchase date, test brand names and cost on the member portal. The maximum reimbursement is $12 per test for tests purchased when the customer also has a pharmacy preferred retailer program.

Paper reimbursement forms will be available if necessary. Members should call the number on the back of the member ID card with any questions.
Where can COVID-19 OTC at-home tests be purchased? **New 1/31/22**
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 unreputable 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.

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? **1/31/22**
Only the purchase of FDA approved or authorized over-the-counter at-home COVID-19 tests will be reimbursed.

Will customers receive reports to support the # of claims and # of kits, dollars or fees? **New 1/31/22**
Yes, UnitedHealthcare will provide backup data for customers on all charges.

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](https://www.cms.gov) about the Biden Administration's at-home COVID-19 testing program.

**General Questions**

Can a customer service handle the call if member calls in? **New 1/31/22**
Yes. We will provide the customer service teams with information to assist in understanding our standard approach and carve out scenarios.

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

Members with UnitedHealthcare medical coverage 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. If a self-funded customer selected reimbursement only through the PBM, the member would be reimbursed based on the PBM’s process.

How long will it take for a member to receive reimbursement? **Update 1/31/22**

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

Can members submit a COVID-19 home test purchased prior to January 15? **Update 1/31/22**

No. Claims for OTC home-tests obtained prior to January 15 are not eligible for reimbursement under this program.

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

Yes.

What does the UnitedHealthcare form look like to submit test kit(s) receipt(s) for reimbursement? **Update 1/31/22**

![UnitedHealthcare form image]
Members with UnitedHealthcare medical coverage will be required to submit a receipt for reimbursement online at myuhc.com or through submission of a reimbursement form located on myuhc.com. Members eligible to submit a claim for payment through OptumRx integrated or direct (carve out), may submit online or submit receipts with a paper claim. Claims paid when there is a Preferred Retailer program (UHC and OptumRx have Preferred Retailer program) would be reimbursed as follows:

- Maximum reimbursement of $12 per test including tax and shipping
- Many COVID-19 tests are sold as a 2-pack kit ($12 for each test) and would be reimbursed at a maximum of $24 per kit

**Does it matter if members submit through pharmacy or medical if the employer offers both solutions? New 1/31/22**

No. Members may submit a claim through either the medical or the pharmacy plan. Online submission is preferred, it is easier and faster for the member.

**Is a physician order or clinical assessment required for reimbursement for COVID-19 home test? Update 2/10/22**

No. However, if there is a physician order or clinical assessment when a member purchases a PCR test, plan benefits would apply.

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

No. UnitedHealthcare will reimburse members for claims submitted.

**Is there communication that an employer can use with their employees? New 31/22**

UnitedHealthcare has created a robust set of communications to support members. Upon request, those materials can be shared with customers.

**Will the digital experience vary based on the options the customer has selected? New 1/31/22**

Yes, a unique digital experience will apply to each set of scenarios.

**Can a member purchase test kits through the Optum Store? Update 3/8/22**

Yes. Go to Optum Store section for more detail.

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How does reimbursement for OTC at home test work for fully insured and level funded groups?

Update 1/31/22

If you are a fully insured (OptumRx carve in) or level-funded customer, members may obtain tests through the Preferred Retailer Pharmacy at the pharmacy counter and use their ID Card to obtain the test without an out-of-pocket expense.

Members may also purchase the at-home test at a location of their choice, submit a claim form including the receipt for the purchase and UnitedHealthcare will reimburse the member up to $12 for 8 tests per member per calendar month.

Does adding at-home COVID-19 testing for reimbursement require a change to the Certificate of Coverage (COC), Summary Plan Description (SPD) or Summary of Benefits and Coverage (SBC) documents? Update 1/31/22

No. Due to the temporary nature of this benefit, updates to plan documents will not be required.

Self-funded - Administration and Support

How does reimbursement for OTC at home test work for self-funded groups? Update 1/31/22

For self-funded customers with carve in Optum pharmacy, members may go to the Preferred Retailer Pharmacy at the pharmacy counter and use their ID Card to purchase the at-home test. If the member does not use the Preferred Retailer Pharmacy counter, but purchases the test at the Preferred Retailer store, other retail store or online, the member submits a claim for reimbursement. Payment will be limited to 8 tests per member per calendar month and reimbursement will be up to $12 per test.

Self-funded customers with carve out OptumRx direct arrangements have three options.

1. Reimburse the COVID-19 home tests purchased through the OptumRx pharmacy benefit only
2. Reimburse the COVID-19 home tests purchased at the member’s choice of retailer at retail costs through their UnitedHealthcare administered medical benefit only. Claims will be paid at the amount for the OTC at-home tests shown on the receipt in this scenario.
3. Choose to cover at both the pharmacy and medical benefits (preferred approach - default). Claims will be reimbursed up to $12 per test.

Self-funded customers with carve out pharmacy with another PBM/vendor have three options:

1. Reimburse the COVID-19 home tests purchased at the PBM/vendor only. (preferred approach - default). Claims received by UHC medical will be denied with a remark code to submit to the PBM/vendor directly.
2. Reimburse the COVID-19 OTC at-home tests purchased at the member’s choice of retailer at the retail cost through their UnitedHealthcare administered medical benefit only. Claims will be paid at the amount for the OTC at-home tests shown on the receipt in this scenario.

3. Reimburse COVID-19 home tests purchased at either the pharmacy or other location through both medical and pharmacy benefits. When claim is submitted through medical, the $12 maximum payment for a test would only apply if the PBM has a referred retailer solution. If not, claims will be paid at the amount for the OTC at-home tests shown on the receipt.

Can an ASO Client choose to cover at home tests only through the Pharmacy Benefit? Update 1/31/22

Yes.

Does adding at-home COVID-19 testing require the self-funded group to change to the SPD? New 1/14/22
Not at this time.

Will there be a change to the ASA to account for these changes? New 2/2/22

UnitedHealthcare will not be amending our Administrative Services Agreements based on these requirements.

Are COVID-19 OTC at-home tests covered under UHC and UHC-BP individual and aggregate stop loss? Update 1/31/22

Because the reimbursement for COVID-19 home tests is a Federal mandate which includes ASO plans, at home test will be covered under both our UHC and UHC-BP individual and aggregate stop loss. If the plan/plan sponsor has a 3rd party stop loss insurer, the customer should contact the stop loss issuer to confirm if the service will be covered by the policy.

Medicare and Medicare Advantage

Are Medicare members covered under a Medicare Advantage plan eligible for this new benefit? Update 5/18/22

This particular benefit does not apply to Medicare Advantage members at this time.

UnitedHealthcare Medicare Advantage Plan Benefits

Some UnitedHealthcare Medicare Advantage plans have an OTC benefit that can be used to get OTC at-home COVID-19 tests. To see if your plan includes this benefit, sign in to medicare.uhc.com for more information and to see if OTC benefits are part of your Medicare Advantage plan. Check your Over-the-Counter Products Catalog or Over-the-Counter Products Card benefit to confirm.

UnitedHealthcare Medicare Advantage members are not eligible for reimbursement of OTC at-home COVID-19 tests purchased without a physician’s order. All of our Medicare Advantage plans cover COVID-19 testing when ordered by a physician with a $0 cost-share.

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UnitedHealthcare Medicare Supplement plans and UnitedHealthcare Medicare Prescription Drug Plans do cover or reimburse for purchases of OTC at-home COVID-19 tests. For information on Original Medicare coverage for COVID-19 testing, see Coronavirus Test Coverage (medicare.gov).

More free testing options coming soon

Does the government provide COVID-19 OTC at-home test kits at no cost? Update 9/1/22

As of September 1, 2022, the option to order tests at no cost share through the Federal government has ended.

Are OTC at-home COVID-19 tests covered for dually eligible members, including members enrolled in Dual Special Needs Plans (both Medicare and Medicaid)? Update 5/18/22

Over-the-counter (OTC) at-home COVID-19 tests are not covered by Medicare, but Medicaid coverage for those tests may be available for dually eligible members, including those enrolled in a dual eligible special needs plan (D-SNP). To see if Medicaid covers OTC at-home COVID-19 tests for you, call the phone number on your member ID card.

Also, most UnitedHealthcare D-SNPs have an OTC benefit that can be used to get at-home COVID-19 tests. Members will need to sign into their account for more information about this benefit. All UnitedHealthcare D-SNPs also cover, with a $0 cost share, COVID-19 tests that are ordered by a health care provider.

Free Testing Availability

As another option, the Federal government has launched a national website where each household can order 3 sets of 8 free OTC at-home COVID-19 tests (2 packages of 4 tests). These tests are shipped directly from covidtests.gov. For more information on this program go to covidtests.gov.

Community and State

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

Reimbursement 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.

Will UnitedHealthcare offer performance guarantees? New 1/31/22

Performance guarantees are out of scope for COVID-19 OTC at home test program.

CUSTOMER OPTIONS MEDICAL ONLY, Rx ONLY OR BOTH

*click on link to open information* NEW 2/10/22

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<td>2</td>
<td>ASO UHC Medical and Optum Rx carve out (default)</td>
<td>ASO UHC Medical and Optum Rx Carve out #2</td>
</tr>
<tr>
<td>3</td>
<td>ASO UHC Medical only</td>
<td>ASO UHC Medical only #3</td>
</tr>
<tr>
<td>4</td>
<td>ASO OptumRx pharmacy only</td>
<td>ASO OptumRx pharmacy only #4</td>
</tr>
<tr>
<td>5</td>
<td>ASO PBM pharmacy only (default)</td>
<td>ASO PBM pharmacy only #5</td>
</tr>
<tr>
<td>6</td>
<td>ASO PBM medical only</td>
<td>ASO PBM medical only #6</td>
</tr>
<tr>
<td>7</td>
<td>ASO PBM medical and pharmacy no preferred retailer</td>
<td>ASO medical and PBM w/o preferred retail solution # 7</td>
</tr>
<tr>
<td>8</td>
<td>ASO PBM medical and pharmacy with preferred retailer</td>
<td>ASO medical and PBM with preferred retail solution # 8</td>
</tr>
</tbody>
</table>

**OPTUM STORE**

Can members with OptumRx benefit obtain COVID-19 over-the-counter (OTC) at home antigen tests online with $0 member cost share? **Update 3/8/22**

Yes, beginning Feb. 2, 2022, eligible members will be able to have antigen tests delivered direct to consumer at a $0 cost share through the Optum Store.

What is the Optum Store? **Update 3/8/22**

Optum Store is Optum’s new direct-to-consumer eCommerce platform which provides consumers with affordable access to OTC products, prescription medications, virtual care and diagnostics (including COVID-19 at home tests). More information is available at [store.optum.com](http://store.optum.com).

Can a member go directly to the Optum Store to purchase at home antigen test kits with a $0 cost share? **Update 4/21/22**

- Yes - beginning April 15. If members go to the Optum Store (store.optum.com) they may either purchase COVID-10 OTC at home antigen tests and submit the receipt for reimbursement through the medical or pharmacy benefit, as appropriate or they may enter their insurance information to obtain tests at $0 cost share using their ID card and some personal information.
- Members may also get COVID-19 OTC at home tests with $0 cost share:
  1. Eligible members must sign in to [myuhc.com](http://myuhc.com). The member will be requested to enter their Health Safe ID which will take them to the login page. The member can click on the COVID-
19 Resource’s banner and then click on the at-home tests FAQ and follow the instructions on how to order OTC at home antigen tests with $0 cost share.

2. For members who do not have access through myuhc.com, members can click on to [optumrx.com](http://optumrx.com) to obtain $0 dollar OTC at home antigen tests. The member will be asked to sign in or register. Then they can scroll down to Get at home tests for $0 cost share.

How can a UnitedHealthcare member with OptumRx pharmacy (carve in or carve out) obtain a COVID-19 OTC at home antigen test online with $0 member cost share? Update 3/8/22

For clients with UnitedHealthcare medical and OptumRx pharmacy (carve in or carve out), eligible members can order COVID-19 at home tests online at the Optum Store by going through their myuhc.com account.

Customers with OptumRx pharmacy coverage but without myuhc.com access can obtain $0 antigen tests at the Optum Store by going to [optumrx.com](http://optumrx.com). Before placing an order, you will need to create an account on the Optum Store page.

To access this option:

1. Eligible members who sign in to myuhc.com and navigate to the COVID-19 Resource page can scroll down to see a link to the Optum Store. Members will click link to “Order Now.” The system will automatically generate a token for the associated ID and take them to the Optum Store website.

2. Members can choose up to 4 boxes (8 tests) from the drop-down menu, add tests to cart and check out.

3. Members will receive free standard shipping for the OTC at home tests purchased from the Optum Store through myuhc.com and optumrx.com.

4. Once members submit their order, an order confirmation page will appear. Members can choose to provide experience feedback via a popup survey. Their order confirmation, shipping confirmation and delivery communications will be sent to the phone number and email address that the member provided.

How many at home test kits can a covered family purchase in a calendar month through the Optum Store? Update 3/8/22

Per government guidance, each covered individual on your insurance plan can get reimbursed for up to 8 COVID-19 at home tests per calendar month. If a test kit contains 2 separate COVID-19 at home tests, this kit will count as 2 tests toward the allowance of 8 per month.

However, the Optum Store’s initial launch is limited to each household receiving up to 8 antigen tests per month. Members can obtain and be reimbursed for additional at home tests up to the federal limits.

How long will delivery of test kits take? Update 3/8/22

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The Optum Store uses standard shipping. With standard shipping, members can expect to receive their package within two weeks of purchase. Most orders are received and sent out for delivery the same day of purchase. The Optum Store only ships to the contiguous United States, Alaska and Hawaii. Shipping is not available to territories of the United States.

**Will any consumer have access to the link to buy COVID-19 at home test kits for $0 member cost share on the OptumRx and UnitedHealthcare portals? Update 3/8/22**

For members who sign on to myuhc.com, the link to the Optum Store will only show for those members who are eligible. This is a secure, private link.

**Resources**

COVID-19 Resource Center for [at-home testing](https://myuhc.com).

COVID-19 Resource Center for information on COVID-19 vaccines, testing and other topics

For information on Original Medicare coverage for COVID-19 testing, see [Coronavirus Test Coverage](https://www.medicare.gov).

[List of Preferred Retailers](https://myuhc.com).