



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.

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 a 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, Jan. 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.

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 early next week.

UnitedHealthcare will be sending this information directly to clients by Wednesday, Jan. 19.