

COVID-19 Over The Counter Test Coverage Frequently Asked Questions

Which tests are covered?

Coverage includes at-home COVID-19 test kits authorized by the Food and Drug Administration (FDA). The most common tests are BinaxNOW™, Flowflex™, IntelliSwab™, On/Go™ and QuickVue®.

Where can I get a test kit?

To purchase a kit without submitting a reimbursement form, you can purchase FDA-authorized COVID-19 test kits at Walmart, Sam's Club, and Rite Aid. Simply go to the pharmacy counter, present your member ID card, and ask to have the product submitted to OptumRx.

You can also purchase an FDA-authorized over-the-counter COVID-19 test kit at other stores or online retailers. Keep your purchase receipt(s) to submit for reimbursement. You can be reimbursed for up to 8 tests per covered member, per month without a prescription. You will be reimbursed up to \$12 per test by submitting a claim.

Please note: Some pharmacies and other stores are experiencing supply shortages for these tests.

Is there a limit to how many tests will be covered?

Yes. Covered members can get up to 8 individual tests per month. (e.g., a family of 4 would be eligible for 32 tests a month.)

How do I submit a claim?

If you paid out-of-pocket for a test you purchased on or after January 15, 2022. [Click here to submit a claim.](#)

A separate claim must be submitted for each covered member. If you prefer, you can also print a [mail-in form.](#)

When can I submit my claim?

You can submit your claim now for covered tests purchased on or after January 15, 2022. Please submit your claim within one year of your purchase date. Reimbursement will be available through the end of the emergency health period.

Where can I get a test kit at no cost without submitting a reimbursement form?

You can purchase FDA-authorized COVID-19 test kits at Walmart Pharmacy and Rite Aid Pharmacy. There will be no upfront cost and no requirement to submit for reimbursement. Simply go to the pharmacy counter, present your member ID card, and ask to have your OTC at-home COVID-19 test kits submitted to your plan for coverage.

How do I get the free at home COVID tests that the federal government is providing?

The Biden Administration purchased a large supply of tests and has made them available to request online as well. Every home in the U.S. is eligible to order 4 free at-home COVID-19 tests. **To order 4 free tests for your household, visit [COVIDTests.gov](https://www.covidtests.gov). Order your tests now so you have them when you need them.**