

Please be advised that beginning Jan. 15, and through the public health emergency (PHE), UnitedHealthcare will cover commercial plan members' U.S. Food and Drug Administration (FDA)-authorized or approved over-the-counter (OTC) at-home COVID-19 diagnostic tests purchased in-stores and online without a physician order.

This at-home COVID-19 test coverage will include up to eight tests per member per month. **Note:** The PHE has been extended through April 15.

The program applies to commercial fully insured group health plans, self-funded (ASO) group health plans, Federal Employees Health Benefits Program (FEHB), COBRA, student, and individual plans, including Exchanges.

Some coverages not in-scope include Medicare Advantage plans, retiree-only plans and short-term limited duration insurance.

Preferred OTC retailer: Walmart Pharmacy

UnitedHealthcare's initial preferred OTC retailer for at-home COVID-19 tests is Walmart Pharmacy. Eligible members will be able to obtain an at-home COVID-19 test without an upfront cost or they may submit for reimbursement.

Additional preferred retailers are expected to be added soon.

For OTC at-home COVID-19 tests **purchased outside a preferred retail pharmacy**, members may submit a claim with their receipt for reimbursement through the UnitedHealthcare member portal.

For UnitedHealthcare commercial individual and group health plan members with **UnitedHealthcare's pharmacy benefit administered by OptumRx**, the member may purchase OTC at-home COVID-19 tests at no out-of-pocket cost at preferred retailers – initially Walmart Pharmacy.

Eligibility and reimbursement

A member can determine if they are eligible by looking at their UnitedHealthcare member ID card.

- **If OptumRx is shown on the front of the card:** They are part of the UnitedHealthcare pharmacy benefit through OptumRx and may go to any Walmart Pharmacy with available inventory to get a COVID-19 OTC test at no cost. The member must purchase their COVID-19 test(s) at the pharmacy counter to avoid upfront payment. The member must have their UnitedHealthcare ID card with them.
- **If a member purchases an at-home COVID-19 test at any in-store or online retailer other than the in-store Walmart Pharmacy counter:** They may submit a 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.

Note: Many COVID-19 tests are sold as a two-pack. The test pack would be reimbursed at \$24 (\$12 for each test).

Please also find updated link to member resources on uhc.com as well as a member FAQ that can be shared with your employees

[Member resource on uhc.com](https://uhc.com)
[COVID-19 OTC at-home test external member FAQ](#)