



UnitedHealthcare outlines COVID-19 at home test coverage options for self-funded customers

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 or approved over-the-counter (OTC) COVID-19 at home tests beginning on Jan. 15, 2022.

On Jan. 15, 2022, UnitedHealthcare began covering most commercial individual and group health plan members' FDA-authorized or approved OTC COVID-19 at home tests without a doctor's prescription or clinical assessment. This COVID-19 at home test benefit includes up to 8 tests per member per 30 days.

Depending on whether your plan has a 1) UnitedHealthcare Integrated pharmacy program with OptumRx, or 2) has carved out the pharmacy program with OptumRx or 3) has carved out a pharmacy program with another pharmacy benefit manager (PBM; not OptumRx) or a non-PBM vendor your choices may vary as outlined below.

This information applies ONLY to self-funded customers. Please contact your UnitedHealthcare account representative for additional details or questions.

1. **Self-funded customers with integrated pharmacy (OptumRx)**
 - Member will have two ways they can receive reimbursement for OTC COVID-19 at home test kits.
 - **Preferred Retailers** — UnitedHealthcare has developed and deployed a solution of Preferred Retailers for coverage of OTC

COVID-19 at home test kits. A Preferred Retailer is a pharmacy that UnitedHealthcare has made an arrangement with to provide OTC COVID-19 at home tests at no cost to the member at time of purchase or later. The list of Preferred Retailers and their websites may be found on [Preferred Retailer list](#) on uhc.com.

UnitedHealthcare is working to add additional Preferred Retailers.

- **Other retailers or online** — If the member purchases a COVID-19 at home test at any in-store or online retailer other than at the Preferred Retailer in-store pharmacy counter, they may submit purchase receipt(s) for reimbursement at the UnitedHealthcare member portal for a **maximum reimbursement of \$12 per test**. Many COVID-19 at home tests are sold as a two-pack so that means the test pack would be reimbursed at \$24 (\$12 for each test).

Remember, a member must be a UnitedHealthcare commercial individual or group health plan member **and** have UnitedHealthcare's Pharmacy with the integrated OptumRx solution benefit to purchase OTC COVID-19 at home tests at the UnitedHealthcare Preferred Retailer at no cost using their UnitedHealthcare member ID card. As mentioned earlier, the member has the option to purchase tests at the retail location of their choice and then submit a receipt online to UnitedHealthcare at [myuhc.com](#) or use the OTC COVID-19 at home test [reimbursement form](#).

2. **Self-funded customers with carve-out pharmacy through OptumRx —**

As the health plan, you will need to make a decision on which of the following approaches you wish to follow starting Feb. 1, 2022. Notify your UnitedHealthcare representative and broker/consultant of your election by Friday, Jan. 21, 2022. Note that additional charges from OptumRx may apply.

- **Option A — OptumRx only: You decide to administer the COVID-19 at home test benefit exclusively through the PBM. OptumRx has a Preferred Retailer solution.** Notify your UnitedHealthcare representative and broker/consultant by Jan. 21.

- Member will use the process and reimbursement guidelines established by you and your OptumRx.
- After Jan. 31, any receipts submitted to UnitedHealthcare will refer the member to OptumRx for payment.
- **Option B — Medical only: You decide to administer the COVID-19 at home test benefit exclusively through the UnitedHealthcare medical benefit.** Notify your UnitedHealthcare representative and broker/consultant by Jan. 21. There will be an administrative charge of \$2 per claim received by UnitedHealthcare beginning Feb. 1.
 - Member purchases the OTC COVID-19 at home tests at any retailer and submits the receipt on UnitedHealthcare online at myuhc.com or via the OTC COVID-19 at home test [reimbursement form](#).
 - Reimbursement to the member will be at the retail price of the receipt submitted.
 - The Preferred Retailer solution is not available.
- **Option C — Both OptumRx and Medical (default solution if no choice elected by Jan. 21, 2022): You decide that member may purchase the COVID-19 at home test benefit both through OptumRx and through UnitedHealthcare medical benefit.** Notify your UnitedHealthcare representative and broker/consultant by Jan. 21. There will be an administrative charge of \$2 per claim received by UnitedHealthcare.
 - Member purchases the OTC COVID-19 at home test kits and is reimbursed through their OptumRx pharmacy benefit.
 - Member purchases the OTC COVID-19 at home tests at any retailer and submits the receipt online to UnitedHealthcare at myuhc.com or via the OTC COVID-19 at home test [reimbursement form](#).
 - If the member purchases a COVID-19 at home test at any in-store or online retailer other than at the OptumRx Preferred Retailer, they may submit purchase receipt(s) for

reimbursement at the UnitedHealthcare member portal for a **maximum** reimbursement of \$12 per test. Many COVID-19 at home tests are sold as a two-pack, so that means the test pack would be reimbursed at \$24 (\$12 for each test).

- UnitedHealthcare cannot commit to accumulation of at-home testing claims.
 - For Options A, B and C, UnitedHealthcare will administer any receipts received by the medical plan assuming a preferred retail solution is in place as of Jan. 15 through Jan. 31 regardless of the client selection.
3. **Self-funded customers with carve-out pharmacy to a non-Optum PBM**
— As the health plan, you will need to make a decision on which of the following approaches you wish to follow starting Feb. 1, 2022. Notify your UnitedHealthcare representative and broker/consultant of your election by Friday, Jan. 21, 2022. Note that additional fees and charges from your PBM vendor may apply.
- **Option A — PBM only (default solution if no choice elected by Jan. 21, 2022): You decide to administer the at-home COVID-19 test benefit exclusively through the PBM.**
 - Member will use the process and reimbursement guidelines established by you and your PBM.
 - After Jan. 31, any receipts submitted to UnitedHealthcare will refer the member to the pharmacy vendor for payment.
 - **Option B — Medical only: You decide to administer the at-home COVID-19 test benefit exclusively through the UnitedHealthcare medical benefit.** Notify your UnitedHealthcare representative and broker/consultant by Jan. 21. There will be an administrative charge of \$2 per claim received by UnitedHealthcare beginning Feb. 1.
 - Member purchases the OTC COVID-19 at home tests at any retailer and submits the receipt on UnitedHealthcare online at myuhc.com or via the OTC COVID-19 at home test [reimbursement form](#).

- Reimbursement to the member will be at the retail price of the receipt submitted.
- The Preferred Retailer solution is not available.
- **Option C — Both PBM and Medical: You decide that member may purchase the COVID-19 at home test benefit both through the PBM and through UnitedHealthcare medical benefit.** Notify your UnitedHealthcare representative and broker/consultant by Jan. 21. There will be an administrative charge of \$2 per claim received by UnitedHealthcare.
 - Member purchases the OTC COVID-19 at home test kits and is reimbursed through their pharmacy benefit.
 - COVID-19 at home tests at any retailer and submits the receipt online to UnitedHealthcare at myuhc.com or via the OTC COVID-19 at home test [reimbursement form](#).
 - Reimbursement to the member will be at the retail price of the receipt submitted unless the customer attests that the PBM has a Preferred Retailer program established.
 - If you attest that your PBM has a Preferred Retailer program then beginning Feb. 1, 2022, receipts submitted to UnitedHealthcare for payment under medical will be reimbursed up to \$12 per test (\$24 per test kit with two tests).
 - UnitedHealthcare cannot commit to accumulation of at-home testing claims with carve-out PBMs under this arrangement.
- For Options A, B and C, given the short time period required to understand and implement the Federal guidelines and the importance of creating a positive consumer experience, UnitedHealthcare will administer any receipts received by the medical plan for the amount submitted through Jan. 31 regardless of the client selection.

Public Sector groups should discuss options with their broker and UnitedHealthcare representative. If you are a customer with BIND, the BIND team will be communicating with you directly.

Important reminder

For self-funded customers with carve-out OptumRx, UnitedHealthcare's operating assumption will be that you have selected Option C unless we receive a specific selection from you by Friday, Jan. 21, 2022.

For self-funded customers with carve-out PBM/vendor solutions (not OptumRx), UnitedHealthcare's operating assumption will be that you have selected Option A unless we receive a specific selection from you by Friday, Jan. 21, 2022.

Where to get information

For additional information go to the broker/customer [COVID-19 At Home Test FAQs](#) or contact your broker or UnitedHealthcare representative.

Information for members is on the UnitedHealthcare [COVID-19 Resource Center](#) on the [OTC COVID-19 at home testing page](#) including the [Preferred Retailer list](#).

Other COVID-19 updates

Supreme Court blocks OSHA testing and vaccination mandate for large private employers

On Jan. 13, 2022, the U.S. Supreme Court blocked the Administration's requirement that large private companies with 100 or more workers require employees to have the COVID-19 vaccination or submit negative weekly tests to enter the workplace. The overturned mandate also required unvaccinated workers to wear masks when indoors.

The vaccine mandate still stands for health care workers in medical facilities that take Medicare and Medicaid payments.

90-day extension of COVID-19 National Public Health Emergency

On Jan. 14, 2022, Health and Human Services extended the National Public Health Emergency for an additional 90 days through April 15, 2022.

For questions, please contact your broker or UnitedHealthcare representative.