

COVID-19 Diagnostic Testing Kits FAQs

At-Home COVID-19 Testing Coverage

On January 10, the Administration released guidance clarifying expanded coverage requirement for at-home OTC COVID-19 tests purchased on or after January 15, 2022. This guidance provides expansion of coverage for OTC tests without the involvement of a health care provider for those OTC tests for which the FDA does not require a health care provider’s order at no cost share to the health plan members. Testing for employment purposes will not be covered.

MEMBER FAQ

How to determine if you have the Optum RX benefit or not?

You should check your IMS Health Plan ID Card for the Optum RX logo shown below. If your IMS Health Plan ID Card does not have the Optum RX logo then you should refer to the other OTC COVID-19 Test Forms on the IMS website to find the one applicable to you.



Will Optum RX cover over-the-counter (OTC) COVID-19 diagnostic tests coverage?

Beginning Jan. 15, 2022, OptumRx will offer coverage of the FDA EUA-approved COVID-19 OTC at-home antigen test kits under the pharmacy benefit at **Walmart or Rite Aid**, which will be the Initial Retail Preferred Partner Network. Optum is looking to expand the preferred network over time as other retailers become operationally ready, so members should continually check the Optum RX website for an updated listing. Members will have to check-out at the pharmacy counter with their **IMS Health Plan ID Card**. Test kits not purchased through the Walmart Pharmacy will be reimbursed up to \$12 per test/unit.

Members can visit optumrx.com/testinfo to learn about Optum’s current preferred network pharmacies, which tests are covered, and how to submit a claim form.

Currently, the test kits available for POS adjudication are provided below:

Product ID	Product Label
82607066026	Flowflex Kit Home Tst
14613033968	Quickvue Hom Kit Covid-19
14613033972	Quickvue Hom Kit Covid-19
56964000000	Ellume Cov19 Kit Home Tes

11877001140	Binaxnow Cov Kit Home Tes
08337000158	Inteliswab Kit Covid-19
50021086001	Ellume Cov19 Kit Home Tes
60006019166	On/Go Covid Kit Antigen
82607066027	Flowflex Kit Test

Where can members purchase OTC COVID-19 tests?

Members can purchase the OTC COVID-19 tests from the current network of OptumRx-contracted Walmart pharmacies with \$0 member cost-share effective Jan. 15, 2022. Members can also purchase OTC COVID-19 Tests at other pharmacies but must submit a claim for Direct Member Reimbursement (DMR). A claim form can be downloaded on the Optum RX website at <https://covidtest.optumrx.com/covid-test-reimbursement>. Members will be asked to pay for shipping if they place orders for home delivery of kits.

When can members get OTC COVID-19 diagnostic tests at \$0 co-pay?

Effective January 15, 2022 and for the duration of the public health emergency (PHE), Optum RX plans to provide coverage of OTC, at-home, diagnostic COVID-19 antigen test that have been authorized, cleared, or approved by the FDA. No retrospective reimbursement will be provided to members if tests are purchased prior to January 15, 2022.

How many OTC COVID-19 diagnostic tests will be covered for members?

During the PHE, Optum RX will be providing coverage of **8 tests per 30-day period per member** without cost-sharing requirements (including deductibles, copayments, and coinsurance), prior authorization, or other medical management requirements on such OTC COVID-19 antigen tests. This quantity limit aligns with federal guidance.

The Departments recognize that some OTC COVID-19 tests are sold in packages containing more than one test. In applying the quantity limit of 8 tests per 30-days, the Department allows plans to count each test separately, even if multiple tests are sold in one package. This quantity limit is set in place to discourage behaviors that could lead to future shortages.

Can members get more than 8 tests per 30-day period?

Members can get more than 8 tests per 30 days if the tests are ordered or administered by a health care provider following an individualized clinical assessment. This includes patients who may need more due to an underlying medical condition. Providers or pharmacies will need to outreach to the Optum RX Call Center for overrides in these special situations. Please use the phone number listed on the back of the prescription card.

How can members submit a Direct Member Reimbursement (DMR) claim?

Members who have purchased OTC Antigen COVID-19 tests from an out-of-network pharmacy may submit their claims for reimbursement if the product was FDA authorized, cleared, or approved and has a valid NDC. The maximum reimbursement possible per test is no less than the actual price or up to \$12/test, whichever is lower. Please use the steps below to submit a request.

- Visit <https://covidtest.optumrx.com/covid-test-reimbursement> to request reimbursement from non-preferred pharmacies

OR contact Optum RX Customer Service team for assistance at 888-543-1369.

Can members use their FSA/HSA card to purchase these COVID-19 tests?

If members are planning to seek reimbursement via DMR from their prescription benefit, then **they cannot use their FSA/HSA card to purchase these tests.**

What are the different types of COVID-19 tests available?

There are two main diagnostic tests available to detect infection with SARS-CoV-2; the rapid Antigen test and the polymerase chain reaction (PCR) test.

- A PCR test is performed to detect the presence of a virus if you are infected at the time of the test. It could also detect fragments of the virus even after you are no longer infected. PCR tests are generally performed by a health care provider, require the submission of a sample to a lab, and can take a few days to process. Results may be received within 1-3 days of testing.
- A rapid antigen test can detect the presence of a virus similar to a PCR test. They are less expensive, can be purchased at a variety of pharmacies, and produce results within 10-15 minutes of testing. Antigen tests can be used in screening programs to quickly identify those who are likely to be contagious. However, they are less sensitive than most PCR tests and may be necessary to confirm antigen test results with a PCR test.

For more information regarding different types of COVID-19 tests available, please visit credible sites, such as the [Center for Disease Control and Prevention \(CDC\) website](#).