

# Over-the-counter at-home COVID-19 tests

## Over-the-counter at-home COVID-19 tests

Members are now able to purchase FDA-authorized over-the-counter (OTC) at-home COVID-19 diagnostic tests purchased on or after January 15, 2022. This benefit includes up to 8 tests per member every calendar month. For information on where to find at-home tests, how to submit for reimbursement and more, read on.

## How to get OTC at-home COVID-19 tests

Visit any store or online retailer to purchase an over-the-counter at-home COVID-19 test. You have two options for reimbursement:

**1. Through your Pharmacy Benefit Manager (your Pharmacy Insurance)**

Please reach out to your Pharmacy Benefit Manager to better understand the benefit, including where to find at-home tests, how to submit for reimbursement and the preferred retail pharmacy network that they have set up.

**2. Through UMR**

You can get reimbursed for purchasing a COVID-19 test by submitting your receipt online at [umar.com](https://www.umar.com). You may also submit receipts via the mail using our paper reimbursement form. Sign into your account to access the online and paper reimbursement forms.

- Maximum reimbursement of up to \$12 per test (when your Pharmacy Insurance has a preferred retail network)
- Many COVID-19 tests are sold as a 2-pack kit and would be reimbursed at a maximum of up to \$24 per kit (up to \$12 for each test)

## Getting OTC at-home COVID-19 tests from the federal government

Each household can order a one-time shipment of 4 free OTC at-home COVID-19 tests through the Federal government. To order your shipment, visit [covidtests.gov](https://www.covidtests.gov).

[Learn more about this program and other testing resources](#)

## Frequently asked questions

### **How many over-the-counter at-home COVID-19 tests can be purchased at one time?**

If you qualify for this program, your plan will reimburse up to 8 tests every calendar month for each covered member under your plan. You may purchase up to 8 tests per covered member at one time unless other limits apply or as tests are available.

### **Which over-the-counter at-home COVID-19 tests are part of this program?**

Any FDA-authorized or approved test is covered as part of the program. Typically, FDA authorization is shown on the test packaging.

### **How long will it take to receive my reimbursement?**

Typically, reimbursements are sent within 10-20 business days from receipt of the completed reimbursement form. To help avoid delays, make sure you provide all requested information and ensure your receipt is legible.

### **How many over-the-counter at-home COVID-19 tests can I get reimbursed for?**

You can get reimbursed for up to 8 over-the-counter at-home COVID-19 tests per covered member every calendar month. Some test kits contain 2 tests per kit. Both of those tests count toward the limit of 8 every calendar month. So, if you get 4 tests kits with 2 tests in each kit, that equals the 8 tests every calendar month.

### **Can I submit a photo of a receipt?**

Yes.

### **Can I submit for reimbursement for an over-the-counter at-home COVID-19 test purchased before January 15 without a doctor's prescription?**

No.

### **Do I need to get a doctor's prescription for reimbursement for an over-the-counter at-home COVID-19 test purchased after January 15?**

No.

### **Do I need to submit my COVID-19 test results in order to receive reimbursement?**

No.