

Frequently Asked Questions About At-Home COVID-19 Tests

Order FREE At-Home COVID-19 Tests from the Federal Government

Online: <https://www.covidtests.gov/> By phone: 1-800-232-0233 (TTY 1-888-720-7489)

\$0 Test Cost | \$0 Shipping Fee | USPS delivery within approximately 14 days

IMPORTANT: Ordering through this program was suspended effective Friday, September 2, 2022, because Congress hasn't provided additional funding to replenish the nation's stockpile of tests.

Order a FREE At-Home COVID-19 Test from the Wisconsin Department of Health Services website

<https://www.dhs.wisconsin.gov/covid-19/testing.htm>

If a COVID-19 test is needed IMMEDIATELY due to illness or exposure to someone with COVID-19, the following options are available:

FREE Community Testing Sites on the Wisconsin Department of Health Services website

<https://www.dhs.wisconsin.gov/covid-19/testing.htm>

Over-the-Counter At-Home Tests from OptumRx COVID-19 Test Kit Network

- Kinney Drugs
- Rite Aid Pharmacy (including Bartell Drugs)
- Sam's Club Pharmacy
- Walgreens Pharmacy
- Walmart Pharmacy

Show your member ID card at the pharmacy counter to get FDA-authorized at-home COVID-19 tests for no cost. Visit OptumRx website for more information [optumrx.com/testinfo](https://www.optumrx.com/testinfo)

Over-the-Counter At-Home COVID-19 Tests from Any Other Retailer (including online) Pay Upfront (up to \$12 Reimbursement per Test)

If you choose to buy at-home COVID-19 tests from a retailer that is not part of the OptumRx COVID-19 Test Kit Network, you will need to submit a reimbursement form and receipt(s) to OptumRx.

Visit OptumRx website for more information [optumrx.com/testinfo](https://www.optumrx.com/testinfo)

Do I need to get my COVID-19 tests every month?

No. COVID-19 tests are in short supply during the pandemic. To ensure everyone has access to at-home tests when needed, please be responsible and only get enough tests to be prepared in case you get sick or are exposed to someone who is confirmed as having COVID-19.

Will I have to pay upfront for my at-home COVID-19 test?

You will only need to pay upfront if you obtain the at-home COVID-19 test(s) from a location other than the government or one of OptumRx's COVID-19 Test Kit Network pharmacies. Please go to the OptumRx website [optumrx.com/testinfo](https://www.optumrx.com/testinfo) for the most up-to-date list of pharmacies in the COVID-19 Test Kit Network.

How do I get reimbursed for my at-home COVID-19 test?

After purchasing the test(s), submit your receipt(s) with the **OptumRx COVID-19 Test Kit Reimbursement Request Form** to OptumRx. Instructions for completing the form are available on the OptumRx website.

Please note the following requirements for reimbursement:

- COVID-19 test purchased must be FDA-authorized
- Test kits purchased for administrative purposes such as employment or travel are not reimbursable by CGHC.

How much will I be reimbursed for an at-home COVID-19 test if I purchase the test upfront and then submit a claim for reimbursement?

Members will be reimbursed up to \$12 per test (maximum allowable amount), for up to 8 over-the-counter at-home COVID-19 tests per covered member, per month. The maximum monthly at-home COVID-19 test kit reimbursement per member is \$96 (8 tests x \$12).

Please note, the following do not qualify for reimbursement:

- Shipping costs
- Balance billed amounts (over the maximum allowable amount of \$12 per test)
- Test kits purchased for administrative purposes such as employment or travel

If I pay more than \$12 per at-home COVID-19 test, will the balance that is not reimbursed apply towards my deductible and maximum out-of-pocket?

No. Any cost you pay over the maximum allowable amount will not apply towards your deductible or maximum out-of-pocket. Purchasing at-home COVID-19 tests out of network is handled the same as other services from out-of-network providers. The balance billed amount doesn't apply towards your deductible and maximum out-of-pocket.

Example – if you purchase a package containing two at-home COVID-19 tests for \$30, OptumRx would reimburse you \$24 (\$12 per test). The remaining \$6 would not be applied to deductible or maximum out-of-pocket.

My friend is selling at-home COVID-19 tests. If I purchase test(s) from them, can I receive reimbursement?

No. Purchases made from a direct individual are not reimbursable.

I heard that at-home COVID-19 tests are also available on eBay, Facebook, and other online marketplaces. If I purchase tests from these sources, can I receive reimbursement for the test(s)?

No. Purchases made from online marketplaces like eBay and Facebook are considered to be supplied by a direct individual and are not reimbursable.

What form of reimbursement will I receive?

OptumRx will issue a check payable to the member listed on the **OptumRx COVID-19 Test Kit Reimbursement Request Form**. For any minor dependents, reimbursement will be sent to the subscriber.

Where can I get a free COVID-19 test today if OptumRx COVID-19 Test Kit pharmacies are sold out?

You can find a community testing site on the State of Wisconsin Department of Health Services website <https://www.dhs.wisconsin.gov/covid-19/testing.htm>

COVID-19 tests are also available without cost-sharing to covered individuals when administered by a health care provider like a nurse, doctor, or pharmacist.

Do I need to get my at-home COVID-19 test from a pharmacy in OptumRx's COVID-19 Test Kit Network?

Where you purchase an at-home COVID-19 test is not limited to any specific retailers or pharmacies. However, COVID-19 tests purchased from an out-of-network pharmacy or other retailer, will be reimbursed up to the maximum allowable amount of \$12 per test. You will be responsible for any amount above \$12. Each covered member is limited to the 8 tests per month. We anticipate OptumRx will add more pharmacies to the COVID-19 Test Kit Network in upcoming weeks. Please visit their website for the most up-to-date list of COVID-19 Test Kit Network pharmacies.

What if I bought and paid for over-the-counter at-home COVID-19 tests before January 15, 2022? Can I still get reimbursement for those?

No. At-home COVID-19 tests purchased before January 15 are not eligible for reimbursement.

What if I buy more than one over-the-counter at-home COVID-19 test at a time?

The maximum number of at-home COVID-19 tests per covered member, per month is eight (8). Tests may be bought separately or all at once. Keep in mind that COVID-19 tests are generally sold in multiples. So, one package may contain two (or more) COVID-19 tests. One package containing two tests would count as 2 tests for that month.

How long will it take to receive reimbursement?

Our goal is to provide prompt reimbursement of claims for at-home COVID-19 tests. We estimate claim processing will take up to 30 days from the time OptumRx receives a fully completed **OptumRx COVID-19 Test Kit Reimbursement Request Form** with the COVID-19 test(s) receipt(s) attached.

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

The maximum number of at-home COVID-19 tests per covered member, per month is eight (8). That means a family of four could potentially be eligible for reimbursement of up to 32 tests per month. Note: the maximum reimbursement amount is \$12 per test.

Be aware that COVID-19 tests may be packaged individually or as multiples such as two tests packaged in one box. OptumRx will cover 8 tests per covered member per month, regardless of how they are packaged and/or distributed.

Can I drop off my OptumRx COVID-19 Test Kit Reimbursement Request Form and receipt in person?

No. Please send your completed **OptumRx COVID-19 Test Kit Reimbursement Request Form** with receipt(s) attached to the address listed on the form.

Can I submit the OptumRx COVID-19 Test Kit Reimbursement Request Form with proof of purchase receipts electronically?

Yes. OptumRx offers an electronic form for reimbursement of at-home COVID-19 tests. Please go to their website for more information.

My employer requires that I test myself multiple times per week and send them the results as a condition of employment. Can I get these tests reimbursed by insurance?

No. Any form of COVID-19 testing used for administrative purposes such as employment or travel are not reimbursable by CGHC, including at-home COVID-19 test kits.