



**800-914-3248**

# American Health Value

Your Health Savings Account Experts

## Eligibility of Over-The-Counter Medical Purchases

Section 9003 of the Affordable Care Act (ACA), enacted on March 23, 2010, revises the definition of qualified medical expenses as they relate to over-the-counter items. The following Q&A will help answer your questions regarding these changes.

**1. What is the effective date of these changes?**

These changes apply to any purchases made on or after January 1, 2011.

**2. Can I still purchase over-the-counter medicines and drugs tax-free through my HSA?**

Only prescribed medicines or drugs (including over-the-counter medicines/drugs that are prescribed) will be considered qualifying medical expenses.

**EXAMPLES OF ITEMS THAT WILL REQUIRE A PRESCRIPTION**

Acid Controllers	Anti-Itch & Insect Bite	Digestive Aids	Pain Relief
Allergy & Sinus	Antiparasitic Treatments	Feminine Anti-Fungal Anti-Itch	Respiratory Treatments
Antibiotic Products	Baby Rash Ointments & Creams	Hemorrhoid Medications	Sleep Aids & Sedatives
Anti-Gas & Diarrheal	Cough, Cold & Flu	Laxatives	Stomach Remedies

**3. Will I need a prescription for insulin?**

No. You can continue to use your HSA funds to purchase insulin without a prescription.

**4. Is a prescription necessary or is a letter of medical necessity from my doctor sufficient?**

The ACA requires a legal prescription in the state in which the expense is incurred in order for the expense to be qualified. A letter of medical necessity does not meet this requirement.

**5. How does this change affect the purchase of medical equipment, supplies, or diagnostic devices?**

The new rule does not apply to items for medical care that are not medicines or drugs. Equipment such as crutches, supplies such as bandages, and diagnostic devices such as blood sugar test kits will still be considered eligible expenses regardless of whether the items are purchased with or without a prescription.

**EXAMPLES OF ITEMS THAT WILL NOT REQUIRE A PRESCRIPTION**

Bandages & First Aid Dressings	Contact Lens Solution	Heating Pads	Orthopedic Aids
Birth Control Products	Denture Products	Hold, Cold & Steam Packs	Pregnancy & Fertility Kits
Blood Pressure Kits	Diabetes Testing Supplies	Incontinence Products	Splints, Supports & Braces
Canes & Walkers	Durable Medical Equipment	Insulin	Thermometers
Contact Lenses	Hearing Aid Batteries	Nebulizers	Wheelchair & Accessories

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