OTC Consumer Handout



When you participate in a Health Savings Account (HSA) and/or Flexible Spending Account (FSA), you're able to contribute pre-tax funds for use on hundreds of eligible expenses. Recently, you gained even more flexibility in your ability to save when the CARES Act was signed into law.

This new legislation expanded the list of expenses that are considered eligible by including popular over-the-counter products, which you can now purchase with your HSA or FSA without a prescription. This change went into effect on January 1, 2020, and allows over 20,000 new expenses as eligible moving forward. That's great news for consumers, since the average American shops for over-the-counter medications 26 times each year.

Here are five of the most common expenses that are now eligible for your HSA and FSA funds without a prescription.

Pain relief medications

Headaches. Muscle soreness. Sprains. There are so many reasons that you may need pain relievers. There are two common types of over-the-counter pain medications: acetaminophen and nonsteroidal anti-inflammatory drugs (NSAIDs), both of which are now among the eligible expenses available from your HSA and FSA.

Cold and flu products

Winter may be behind us, but cold and flu season never really goes away. As much as 20 percent of the U.S. population gets the flu, on average each season. Fortunately, the over-the-counter medicines you so often turn to when coping with a severe cough or congestion are now eligible expenses.

Allergy products

Thirty percent of American adults and 40 percent of children suffer from allergies. And the cost of allergies to the healthcare system is estimated at $18 billion. Those who do have allergies can now find relief with their HSA and FSA funds in the form of over-the-counter antihistamines and decongestants.

Heartburn medications

Heartburn is among the more common afflictions in this country. That's why Americans spend billions of dollars each year on medicines that treat heartburn. The CARES Act means that these over-the-counter drugs are HSA and FSA eligible without a prescription.

Menstrual products

The CARES Act also included menstrual care products as eligible expenses for HSAs and FSAs. Eligible products include tampons, pads and menstrual sponges.

How do I know what qualifies?

- You can simply scan a product bar code right in your mobile app to help determine eligibility as a qualified medical expense. That's peace of mind with a touch of a button.
- Online shopping for eligible expenses can be done on sites like Healthshopper, FSA Store and HSA store. These sites are dedicated to items that are eligible under pre-tax accounts like FSAs and HSAs.
- Consult the SIGIS site for the complete list of eligible health care/medical products that qualify for purchase with an FSA or HRA payment card.



How it Works

Use Your Payment Debit Card: Once retailers have updated their payment systems and inventories you can use your card to pay for these newly eligible items, but remember to always save your receipts in case your purchase needs to be verified later.

Submit a Claim: You can submit claims for reimbursement through your online account or using the mobile app. In addition, you can re-submit previously denied claims for items purchased since January 1, 2020 that are now eligible as part of the CARES Act.