

# Using Flexible Spending Account (FSA) or Health Reimbursement Arrangement (HRA) Cards to Purchase Over-The-Counter (OTC) Medications

Health Care Reform has changed the method you may use your FSA or HRA debit cards to purchase over-the-counter (OTC) medications..

After December 31, 2010, over-the-counter medications may not be reimbursed through the health FSA or HRA accounts unless you have a prescription from your health care provider. However, the debit card may not be used to make these purchases. You will have to file a paper claim for reimbursement\*.

After January 15, 2011, health FSA and HRA debit cards may again be used to purchase over-the-counter medicines or drugs at drug stores and pharmacies, at non-health care merchants that have pharmacies and at mail order and web-based vendors that sell prescription drugs, if prior to purchase:

- (i) the prescription for the over-the-counter medicine or drug is presented (in any format) to the pharmacist;
- (ii) the over-the-counter medicine or drug is dispensed by the pharmacist in accordance with applicable law and regulations pertaining to the practice of pharmacy; and
- (iii) a Rx number is assigned;

Note: The use of the debit card will be dependent on the vendor having the new OTC process in place. Not all merchants will have this process in place as the burden of ensuring all the products are coded correctly to accept payment from the health FSA or HRA debit card falls on them. Check with your pharmacist first if you want to make OTC purchases with your health FSA or HRA debit cards.

\*If you have any questions on how to file or do not have a copy of the initial paper claim form that was sent to you by TASC you may contact them at 800-422-4661 to request a personalized reimbursement form.