



# OVER THE COUNTER MEDICATIONS

## Flexible Spending Account (FSA) Reimbursement

### Fact Sheet for Patients

Starting on January 1, 2011, the new federal law requires a prescription for some of the over-the-counter (OTC) medicines if you want to get reimbursed through your Flexible Spending Account (FSA).

#### 1. *Do I need a prescription for ALL of the OTC products?*

You **need** a prescription for any OTC medicines that relieve or treat illness and injury, such as:

- Allergy and Sinus
- Antibiotic products
- Antidiarrheals
- Anti-Gas
- Anti-Itch and Insect Bite
- Anti-Parasitic Treatments
- Baby Rash Ointment/Creams
- Cold Sore Remedies
- Cold, Cough, and Flu
- Digestive Aids
- Feminine Anti-Fungal/Anti-Itch
- Heartburn Remedies
- Hemorrhoid Preps
- Laxatives
- Motion Sickness
- Pain Relievers
- Respiratory Treatments
- Sleep Aids and Sedatives
- Stomach Remedies

You **don't need** a prescription for insulin or any OTC products that are not medicines (e.g. crutches, bandages, blood sugar test kits, contact lens solution).

#### 2. *Will I get reimbursed for vitamins and supplements?*

OTC products that are only for general health benefit (e.g., vitamins), prevention, or cosmetic are **NOT** reimbursed. However, some people may require certain vitamins or supplements to treat a medical condition (e.g., calcium supplement). In this case, the OTC product may still be reimbursed, and requires a Letter of Medical Necessity (LMN) from your physician. Note that submitting a LMN does not guarantee the expense will be approved.

#### 3. *Do I need to get a NEW prescription each time I purchase an OTC medicine?*

If you have a chronic condition requiring you to use OTC medicines regularly, your physician may prescribe an OTC medicine with PRN (*as needed*) refills. With PRN refills, the prescription is valid for the benefit period in which the prescription is written. If the prescription does not indicate any refills, you will need to submit a new prescription each time you purchase the medicine.

#### 4. *What documents do I need to submit for reimbursement?*

FSA-issued credit or debit cards can no longer be used to purchase OTC medicines. You will need to pay for OTC medicines out-of-pocket, and submit a claim for reimbursement.

The following items must be submitted for reimbursement for each claim:

- A completed flexible spending account form provided by your insurance company, and
- A copy of physician's prescription written BEFORE the date of purchase, and
- A receipt stating the name of the product, date of purchase, and amount paid, and
- A copy of the product's label or packaging (if requested).

Please visit the following websites for additional information:

<http://www.irs.gov/newsroom/article/0,,id=227308,00.html>, [https://www.fsafeds.com/forms/OTC\\_QRG000.pdf](https://www.fsafeds.com/forms/OTC_QRG000.pdf)