

Changes in the use of health spending accounts to pay for over-the-counter medicines

Starting January 1, 2011, you will not be able to use health spending accounts to pay for most over-the-counter drugs and medicines *unless you have a doctor's prescription*. You will not need a prescription for insulin and diabetic supplies.

What You Need to Do

This change is part of the recently enacted Health Care Reform legislation (the Patient Protection and Affordable Care Act). What you need to do depends on the type of account you have:

Health Reimbursement Account (HRA)

If you have an HRA that includes over-the-counter expenses, you must submit your doctor's prescription and the store receipt along with the required reimbursement request form.

Health Savings Account (HSA)

If you have an HSA, you must keep a copy of your prescription and your store receipt. They are proof that you used your HSA for an eligible expense if the Internal Revenue Service audits your income tax return.

Flexible Spending Account (FSA)

If you have an FSA, you must submit your doctor's prescription and the store receipt with the required reimbursement request form.

Over-the-Counter Drugs and Medicines that Require a Doctor's Prescription

The government is still working on the detailed list of drugs and medicines that will need a prescription before you can be reimbursed for them from your account. So far, the list includes:

- Acid Controllers
- Allergy & Sinus
- Antibiotic Products
- Antidiarrheals
- Anti-Gas
- Anti-Itch & Insect Bite
- Antiparasitic Treatments
- Baby Rash Ointments/Creams
- Cold Sore Remedies
- Cough, Cold & Flu
- Digestive Aids
- Feminine Anti-Fungal/Anti-Itch
- Hemorrhoidal Preps
- Laxatives
- Motion Sickness
- Pain Relief
- Respiratory Treatments
- Sleep Aids & Sedatives
- Stomach Remedies

Over-the Counter Drugs and Items that do NOT Require a Doctor's Prescription

The following examples, including insulin and diabetic supplies, can be paid for from your account without a prescription.

You will still need the store receipt for reimbursement:

- Band-Aids
- Braces & Supports
- Catheters
- Contact Lens Supplies & Solutions
- Contraceptives
- Denture Adhesives
- Diagnostic Tests & Monitors
- Elastic Bandages & Wraps
- First Aid Supplies
- Insulin & Diabetic Supplies
- Ostomy Products
- Reading Glasses
- Wheelchairs, Walkers & Canes

We will update the lists of eligible and ineligible expenses as the government makes changes. For the current list, go to www.cigna.com/expenses

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