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COVID-19: Qualifying Medical Expenses Under Health FSAs, HSAs, and HRAs

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Qualifying Medical Expenses under Health FSAs, HSAs and HRAs

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Problem: COVID-19 symptoms may be mild and treatable with over the counter remedies, but these expenses aren't paid for by the health plan. How can the plan promote access to over the counter medications?

Answer: The CARES Act provides that non-prescription and over the counter drugs constitute qualifying medical expenses and as such, the cost may be reimbursed from Health Flexible Spending Accounts (FSAs), Health Savings Accounts (HSAs) and Health Reimbursement Accounts (HRAs). In addition, the CARES Act also provides that menstrual care products constitute medical expenses for Health FSA, HSA, and HRA purposes.

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