

## How Over-the-Counter Medications Are Now Covered Effective January 2011

Most all over-the-counter (OTC) medicines are no longer eligible for spending account reimbursement without a prescription from a medical provider. These changes are required by federal healthcare reform legislation passed March 2010.

- Items such as cough medicines, pain relievers, allergy medicines, acid controllers and diaper rash ointments will no longer qualify for reimbursement.
- New regulation applies to the date in which the expense was incurred, not when the claim was submitted.
- These changes apply to the tax year (calendar year) beginning 2011, not the FSA or HRA plan year.

### What is required for reimbursement of OTC items that require a doctor's prescription?

We must have the following in order to process a request:

- Letter of Medical Necessity Completed by a licensed Provider or, Documentation from a licensed Provider that must include:
  - **Specific medical diagnosis** in which item is solely used to treat, dosage/quantity, frequency and duration.
- Supporting documentation from a third party that must include all of the following:
  - **Date of Service(s)**
  - **Provider's Name**
  - **Description of OTC Medicine**
  - **Amount responsible by the patient**

*If you have any questions, you are welcome to contact our office at (541)779-5881.*

### What OTC items will qualify for reimbursement without a doctor's prescription?

The following is a list of sample OTC items that qualify for reimbursement without a doctor's prescription:

- Band Aids
- Birth control
- Braces and supports
- Catheters
- Contact lens supplies and solutions
- Denture adhesives
- Diagnostic test monitors
- First aid supplies
- Insulin and diabetic supplies
- Ostomy Products
- Reading glasses
- Wheelchairs, walkers and canes

### What are some OTC items that WILL require a doctor's prescription?

Though the specific list of items affected has not been finalized, the following categories of items **will require a doctor's prescription.**

- Acid controllers
- Allergy and sinus
- Antibiotic products
- Anti-diarrheal
- Anti-gas
- Anti-itch and insect bite
- Anti-parasitic treatments
- Baby rash ointments/creams
- Cold sore remedies
- Cough, cold and flu medicines
- Digestive aids
- Feminine anti-fungal/anti-itch
- Hemorrhoid preps
- Laxatives
- Motion sickness medicine
- Pain relievers
- Respiratory treatments
- Sleep aids and sedatives
- Stomach remedies