

Eligible Expenses

This page outlines which items are approved expenses that can be paid from a health savings account (HSA) or medical flexible spending account (FSA).

Definitions

- **Eligible:** This can be purchased or reimbursed from your medical spending account*.
- **Potentially Eligible:** In order to determine eligibility for potentially eligible items, CareFirst requires a Letter of Medical Necessity (linked below) from your health care provider.
- **Ineligible:** These products and services are not eligible for HSA or FSA reimbursement.
- **OTC:** Over the counter. Items noted only with "OTC" are eligible without a prescription.

[Download the Letter of Medical Necessity](#)

Item List

Note: This list does not apply for HRAs. For an HRA, the eligible products and services are determined by your group or employer. If you have eligibility questions about your HRA, check with your benefits administrator.

Item	Eligibility	Notes
Abdominal supports	+ Eligible	
Abortion	+ Eligible	
Acid Controllers/Antacids	+ Eligible	
Acne Treatment	+ Eligible	
Acupuncture	+ Eligible	
Air conditioner	! Potentially Eligible	Capital Expense
Air purifier	! Potentially Eligible	Capital Expense

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Alcoholism treatment	+ Eligible	
Allergy medicine	+ Eligible	OTC
Analgesics (e.g., vaporizing rub)	+ Eligible	OTC
Anti-Arthritics	+ Eligible	
Antibiotics	+ Eligible	
Anti-diarrhea medicine	+ Eligible	OTC
Anti-gas, Antacid	+ Eligible	OTC
Antihistamines	+ Eligible	OTC
Anti-inflammatory	+ Eligible	OTC
Antiperspirant	× Ineligible	
Arch supports	+ Eligible	
Artificial limbs	+ Eligible	
Aspirin	+ Eligible	OTC
Asthma treatments (e.g., inhaler, nebulizer)	+ Eligible	
Athletic club membership	! Potentially Eligible	
Automobile modifications	! Potentially Eligible	Capital Expense
Band-aids/bandages	+ Eligible	OTC
Bariatric surgery	+ Eligible	
Behavioral modification programs	! Potentially Eligible	
Birth Control Pills	! Potentially Eligible	Valid Prescription Required
Birthing tubs	× Ineligible	
Blemish concealer	× Ineligible	
Blood pressure monitoring devices	+ Eligible	
Body scans (e.g., MRI, CAT Scan)	+ Eligible	
Bottled water	× Ineligible	
Brace (e.g., knee, back, wrist)	+ Eligible	
Braille books/magazines	× Ineligible	
Breast pumps and supplies for pump only	+ Eligible	
Breast reconstructive surgery	! Potentially Eligible	
Breast reduction surgery that is	! Potentially Eligible	

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medically necessary		
Burn treatments	+ Eligible	OTC
Calamine lotion	+ Eligible	OTC
Chapsticks/lip balm	× Ineligible	
Childbirth/lamaze classes (related to birth)	+ Eligible	
Chiropractic treatments (e.g., adjustments)	+ Eligible	
Chondroitin	+ Eligible	OTC
Circumcision	+ Eligible	
Cleaning service	× Ineligible	
Coinsurance amounts (health, dental or vision)	+ Eligible	
Cold and flu medicine	+ Eligible	OTC
Cold Sore Remedies	+ Eligible	OTC
Cold/hot packs	+ Eligible	OTC
Condoms	+ Eligible	OTC
Contact lens solutions/cleaners	+ Eligible	OTC
Contact lenses (corrective)	+ Eligible	
Convalescent home (for medical treatment only)	+ Eligible	
Copayments (health, dental or vision)	+ Eligible	
Corn and callus removers	+ Eligible	OTC
Cosmetic surgery	! Potentially Eligible	For repair or reconstruction after accident or surgery or for correction of birth defect
Cosmetic surgery and procedures	× Ineligible	
Cosmetics, hygiene products and similar items	× Ineligible	
Cotton balls (sterile)	+ Eligible	OTC
COVID testing	+ Eligible	OTC
Cough drops, cough suppressants	+ Eligible	OTC

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C-PAP machine and supplies	+ Eligible	
Crutches (purchase or rental)	+ Eligible	
Dancing lessons	× Ineligible	
Decongestants	+ Eligible	OTC
Deductibles (health, dental or vision)	+ Eligible	
Dental floss	× Ineligible	
Dental procedures, non-cosmetic (e.g., X-rays, fillings, extractions, crowns, implants)	+ Eligible	
Denture adhesive	+ Eligible	OTC
Denture care cleaning products	+ Eligible	OTC
Dentures	+ Eligible	
Deodorant	× Ineligible	
Diabetic supplies (e.g., insulin, syringe, monitor, insulin pump)	+ Eligible	OTC
Diaper rash treatment	+ Eligible	OTC
Diapers or diaper service	× Ineligible	
Diet foods	× Ineligible	
Dietary supplements	! Potentially Eligible	
Digestive relief (e.g. Tums, Pepto-Bismol)	+ Eligible	
DNA collection and storage	! Potentially Eligible	
Drug addiction/substance abuse treatment	+ Eligible	
Drugs imported from other countries	× Ineligible	
Dust masks	× Ineligible	
Dyslexia testing and instruction	! Potentially Eligible	
Ear or body piercing	× Ineligible	
Ear plugs	! Potentially Eligible	
Ear wax removal kits	+ Eligible	OTC
Elastic wraps	+ Eligible	OTC
Electrolysis or hair removal	× Ineligible	
Elevator	! Potentially Eligible	Capital Expense
Embryo, egg and sperm storage fees	+ Eligible	

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Ensure	× Ineligible	
Exercise equipment or programs	! Potentially Eligible	
Expectorants	+ Eligible	OTC
Eye drops (non-medicated)	+ Eligible	Vision
Eye exams	+ Eligible	
Eye surgery (laser or radial keratotomy)	+ Eligible	
Eyeglasses – prescription sunglasses/safety glasses	+ Eligible	
Eyeglasses – reading	+ Eligible	
Face creams	× Ineligible	
Feminine Anti-fungal / Anti-itch	+ Eligible	OTC
Feminine hygiene products (e.g., tampons)	+ Eligible	
Fertility treatments (e.g., artificial insemination, egg donor fees, in vitro)	+ Eligible	
Fiber laxatives	+ Eligible	OTC
First aid kits	+ Eligible	OTC
Flu shots	+ Eligible	
Fluoridation device	! Potentially Eligible	
Fluoridation treatment at a dental office	+ Eligible	
Fluoride rinses	+ Eligible	Valid Prescription Required, OTC
Food thickeners	! Potentially Eligible	
Funeral, cremation or burial expenses	× Ineligible	
Gambling addiction treatment	+ Eligible	
Genetic testing	! Potentially Eligible	
Glucosamine	+ Eligible	OTC
Group therapy (for patient)	+ Eligible	
Group therapy for family member	! Potentially Eligible	
Guide dog/service animal (purchase, care for, training)	! Potentially Eligible	
Hair colorants	× Ineligible	
Hair growth/removal products	! Potentially Eligible	

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Hair transplants	× Ineligible	
Hand sanitizer – antibacterial	+ Eligible	
Hand/skin lotion	× Ineligible	
Head lice treatment	+ Eligible	
Hearing tests and aids	+ Eligible	
Heating pad	+ Eligible	OTC
Hemorrhoid treatments	+ Eligible	OTC
Herbal treatment	! Potentially Eligible	
Holistic or natural healers consult	! Potentially Eligible	
Holistic remedies/medicines	! Potentially Eligible	
Home health care	+ Eligible	
Home improvements (e.g., exit ramps, widening doorways)	! Potentially Eligible	Capital Expense
Hormone replacement therapy (HRT)	! Potentially Eligible	
Hormone therapy	! Potentially Eligible	
Household help	× Ineligible	
Household products/ improvements to treat allergies	! Potentially Eligible	
Illegal operations and treatments	× Ineligible	
Illegally obtained drugs	× Ineligible	
Immunizations	+ Eligible	
Incontinence supplies	+ Eligible	OTC
Individual counseling	+ Eligible	Counseling must be performed to alleviate or prevent a physical or mental defect or illness
Insect bite/sting medicine	+ Eligible	OTC
Insurance premiums	× Ineligible	<p>Certain health insurance premiums are eligible to be paid out of an HSA.</p> <p>Qualified premiums include: COBRA health insurance, insurance premiums after you reach age 65 (including Medicare Parts A, B, C and D but not Medicare supplement plans),</p>

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		qualified long-term care insurance, health insurance premiums while receiving unemployment compensation under state or federal law and premiums for employer-sponsored retiree medical plans for account holders 65 and older.
Lab tests	+ Eligible	
Lactation consultant	! Potentially Eligible	
Lactose intolerance pills	! Potentially Eligible	
Late fees (e.g., for late payment of bills for medical services)	× Ineligible	
Laxatives	+ Eligible	OTC
Lead-based paint removal	! Potentially Eligible	
Learning disability treatment	! Potentially Eligible	
Lodging (away from home for outpatient care)	! Potentially Eligible	Special rules may apply
Lodging while attending a medical conference	× Ineligible	
Make-up	× Ineligible	
Manual therapy	! Potentially Eligible	
Marijuana or other controlled substances in violation of federal law	× Ineligible	
Marriage counseling	× Ineligible	
Massage therapy	! Potentially Eligible	
Mastectomy-related special bras	+ Eligible	
Maternity clothes	× Ineligible	
Meals	× Ineligible	
Medical conference admission and transportation	! Potentially Eligible	Excludes meals and lodging
Medical grade face mask	+ Eligible	
Medical newsletter	× Ineligible	
Medical records charges	+ Eligible	
Medicated lip balm/cream	+ Eligible	OTC
Menstrual pain relievers	+ Eligible	OTC
Mentally handicapped residential	! Potentially Eligible	

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or group home		
Missed appointment fees	× Ineligible	
Moisturizers	× Ineligible	
Mouthwash	× Ineligible	
Nasal sprays/strips for snoring	! Potentially Eligible	OTC
New parent/newborn child care classes	× Ineligible	
Nicotine patches, gum, lozenges	+ Eligible	OTC
Non-prescription eyeglasses, sunglasses, safety glasses or contacts	× Ineligible	
Nutritional consultation	+ Eligible	
Nutritional Counseling	! Potentially Eligible	
Occlusal guards to prevent teeth grinding	+ Eligible	
Orajel pain relief	+ Eligible	OTC
Orajel toothpaste	× Ineligible	
Oral surgery	+ Eligible	
Oral wound treatments (cold sores)	+ Eligible	OTC
Organ transplant (including donor's expenses)	+ Eligible	
Orthodontics	+ Eligible	
Orthopedic Inserts	+ Eligible	OTC
Orthopedic shoes	! Potentially Eligible	
Oxygen and oxygen equipment	+ Eligible	
Oxygen equipment	+ Eligible	OTC
Pain relievers	+ Eligible	OTC
Patient responsibilities	+ Eligible	Patient responsibilities under the medical, dental or vision plan solely because of the plan's deductible, copay (coinsurance), reasonable and customary charge limit or benefit limit
Personal trainer fees	! Potentially Eligible	
Petroleum jelly	! Potentially Eligible	
Physical exams (routine, medical,	+ Eligible	

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well-child)		
Physical therapy	+ Eligible	
Pregnancy test kits	+ Eligible	OTC
Prenatal vitamins	+ Eligible	OTC
Prenatal/postnatal exams	+ Eligible	
Prepayments	× Ineligible	
Prescription drug discount program fees	× Ineligible	
Prescription drugs	+ Eligible	Prescription drugs imported from other countries are not covered
Prescription drugs and medicines imported from other countries	× Ineligible	
Prescription drugs that also have a cosmetic purpose (e.g., Retin-A, Rogaine, Botox, Propecia)	! Potentially Eligible	
Preventive care screenings (e.g., mammogram, colonoscopy)	+ Eligible	
Probiotics	! Potentially Eligible	
Prosthesis	+ Eligible	
Psoriasis treatment	+ Eligible	OTC
Psychiatric care	+ Eligible	
Reading glasses	+ Eligible	OTC
Respiratory Treatments	+ Eligible	OTC
Rubbing alcohol	+ Eligible	OTC
Sanitizing Wipes	+ Eligible	OTC
Shampoo	× Ineligible	
Shaving cream	× Ineligible	
Shipping and handling fees for eligible expenses	+ Eligible	
Skin irritation treatment	+ Eligible	
Sleep aids and Sedatives	+ Eligible	
Sleep study	+ Eligible	
Smoking cessation medications/ programs	+ Eligible	
Special education costs for dependents with disabilities	! Potentially Eligible	

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Special foods/beverages	× Ineligible	
Speech therapy	+ Eligible	
Sports training and activities	× Ineligible	
St. John's Wort	! Potentially Eligible	
Stem cell, harvesting and/or storage of	! Potentially Eligible	
Stomach Remedies	+ Eligible	OTC
Sunburn treatments	+ Eligible	OTC
Sunscreen	+ Eligible	Must be broad spectrum and at least SPF 15, OTC
Support stockings (e.g., Jobst stockings)	! Potentially Eligible	
Surrogate expenses	× Ineligible	
Swimming lessons	× Ineligible	
Swimming pool and maintenance	× Ineligible	
Tanning salons and equipment	× Ineligible	
Taxes paid for eligible expenses	+ Eligible	
Teeth whitening	× Ineligible	
Telephone/television equipment for hearing impaired persons	! Potentially Eligible	
Thermometers	+ Eligible	OTC
Throat lozenges/cough drops	+ Eligible	OTC
Toothbrush	× Ineligible	
Transportation costs of disabled individual commuting to and from work	× Ineligible	
Transportation expenses relative to health care	+ Eligible	Corresponding medical documentation requested
Travel for general health improvement	× Ineligible	
Tubal ligation/tubal ligation reversal	+ Eligible	
Umbilical cord, freezing and storing of	! Potentially Eligible	
Vaccinations	+ Eligible	
Varicose veins, treatment of	+ Eligible	
Vasectomy/vasectomy reversal	+ Eligible	
Veneers	× Ineligible	
Vitamins and minerals	! Potentially Eligible	
Walkers/canes (purchase or rental)	+ Eligible	

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Wart remover products	+ Eligible	OTC
Weight loss program, medications and treatments	! Potentially Eligible	Must be prescribed by a physician for a specific medical condition - excludes food
Wheelchair (purchase or rental)	+ Eligible	
Wigs	! Potentially Eligible	
Wrist/joint supports	+ Eligible	OTC
X-rays	+ Eligible	
Yeast infection medication	+ Eligible	OTC

*Medical expenses that can be reimbursed through your medical spending account include services and supplies incurred by you or your eligible dependents for the diagnosis, treatment or prevention of disease or for the amounts you pay for transportation to get medical care. In general, deductions allowed for medical expenses on your federal income tax according to Internal Revenue Code Section 213 (d) may be reimbursed through your HSA. You cannot deduct medical expenses on your federal income tax that have been reimbursed through your HSA. It is possible that changes in the IRS rules can affect the eligible, potentially eligible, and/or ineligible expense categories.

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