

# Important FSA Health Care Reform Update

## 2011 Health Care Reform OTC Change Will Apply to All FSA Plans

Starting Jan. 1, 2011, you will **no longer be able to pay** for over-the-counter (OTC) medicines from your health care flexible spending account (FSA) without a prescription. Some examples of affected OTC medicines items include:

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

This change is part of the health care reform legislation (Patient Protection and Affordable Care Act or PPACA) and affects all FSA plans, regardless of plan year.

Insulin, prescription medicines and some OTC supplies – such as bandages, crutches, blood sugar test kits and contact solution – will continue to be eligible, if your health care FSA plan already allows this.

### ***What documentation is required to have an OTC medicine paid under my health care FSA?***

- For items paid for at a pharmacy counter, the documentation should include:
  - Your name
  - Date of purchase
  - Dollar amount
  - Prescription number

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- For items purchased off the shelf, you will need to submit a receipt with your doctor's prescription, which should include:
  - Your name
  - Name of medicine
  - Dosage and form
    - Quantity prescribed
    - Instructions
  - Signature of the provider who wrote the prescription

***How does this affect debit cards?***

- You cannot use debit cards to pay for OTC medicines at pharmacies, supermarkets or other retail stores. OTC supplies may still be purchased with your debit card if your health FSA plan provides coverage for those items.
- You must send the claims with a copy of the prescription and the receipt.
- We may also need more information, so save any documentation you receive.

Limitations on the amount of over-the-counter items purchased (stockpiling) will continue to be followed. You will only be reimbursed for a reasonable quantity of an eligible OTC expense as determined by the plan administrator.

Please remember to consider these new OTC rules when estimating the dollar amount to put in your FSA for the next plan year.

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