Flexible Spending Account
Administration Services

Over-The-Counter (OTC) Purchases

Health care reform legislation has changed the eligibility requirements for a number of over the counter (OTC) purchases. ***Essentially, OTC purchases that are considered drugs and medicines, except insulin, will require a Letter of Medical Necessity from a health care provider.*** The Letter of Medical Necessity must be completed in its entirety to be considered for reimbursement. The Letter of Medical Necessity form may be found on the Region I website.

There are still OTC purchases that do not require the Letter of Medical Necessity. The following listing provides examples of OTC purchases which may be reimbursed through the Medical Expense Reimbursement Account, those which require a Letter of Medical Necessity for reimbursement, and those which are not reimbursable. Please keep in mind that these are examples and not considered to be all inclusive.

Examples of Reimbursable Over-The-Counter (OTC) Purchases Not Requiring a Letter of Necessity

Bandages & First Aid Dressings
Blood Pressure Kits
Canes & Walkers
Contact Lenses
Contact Lens Solution
Denture Products
Diabetes Testing Supplies
Durable Medical Equipment
Hearing Aid Batteries
Hot, Cold & Steam Packs
Incontinence Products
Insulin
Nebulizers
Orthopedic Inserts
Pregnancy & Fertility Kits
Splints, Supports & Braces
Thermometers
Wheelchair & Accessories

Substantiation requirement - we will require a third party receipt with the name of OTC product purchased, the date purchased, and the amount paid.

Examples of Reimbursable Over-The-Counter Purchases that Require a Letter of Medical Necessity

Acid Controllers
Allergy & Sinus
Antibiotic Products
Anti-Diarrheals
Anti-Gas
Anti-Itch & Insect Bite
Antiparasitic Treatments
Baby Rash Ointments/Creams
Birth Control Products
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

Substantiation requirement – we will require a fully completed Letter of Medical Necessity, as well as a third party receipt with the name of OTC product purchased, the date purchased, and the amount paid.

Examples of Non-Reimbursable Over-The-Counter Purchases

Lip balm, such as Chapstick
Cosmetics
Deodorants
Diet drinks or food, including doctor prescribed food and beverages
Facial cream
Feminine hygiene products
Heating Pads
Medicated shampoos
Moisturizers
Shaving cream
Soaps
Suntan lotion
Teeth bleaching kits
Toiletries, personal use items
Toothpaste or toothbrushes
Vitamins