



# Qualified medical expenses

According to the Internal Revenue Service, health savings accounts can be used to pay for:

1. Eligible medical expenses
2. Health insurance premiums under COBRA continuation coverage
3. Health insurance premiums while receiving unemployment compensation
4. Medicare Part A or Part B premiums for individuals enrolled in Medicare
5. Qualified long-term care insurance premiums

Eligible medical expenses for HSAs are defined in Section 213(d) of the Internal Revenue Code. Below is a reference list that may help you determine whether a medical expense is eligible for HSA reimbursement. This list is provided only as a guide. Please consult *Publication 502 Medical and Dental Expenses* from the IRS (visit [irs.gov](http://irs.gov)\*) or a professional legal or tax advisor regarding the eligibility of a medical expense.

## Eligible HSA medical expenses (not fully inclusive)

- Acupuncture
- Alcoholism treatment
- Ambulance
- Anesthetist
- Artificial limbs
- Autoeette (used for relief of sickness or disability)
- Blood tests
- Blood transfusions
- Braces
- Breast pumps and lactation supplies
- Chiropractor
- Christian Science Practitioner
- Contact lenses
- Convalescent home (medical treatment only)
- Crutches
- Dental treatment
- Dental X-rays
- Dentures
- Dermatologist
- Diagnostic fees
- Diathermy
- Drug addiction therapy
- Elastic hosiery (prescription)
- Eyeglasses
- Fees paid to doctor-prescribed health institute
- FICA and FUTA tax (paid for medical services)
- Fluoridation unit
- Guide dog
- Gum treatment
- Gynecologist
- Healing services
- Hearing aids and batteries
- Hospital services
- Hydrotherapy
- Insulin treatments
- Lab tests
- Lead-based paint removal

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### Eligible HSA medical expenses *continued*

- Lodging (away from home for health care)
- Metabolism tests
- Neurologist
- Obstetrician
- Operating room costs
- Ophthalmologist
- Optician
- Optometrist
- Oral surgery
- Organ transplant (including doctor's expenses)
- Orthopedic shoes
- Orthopedics
- Osteopath
- Oxygen and oxygen equipment
- Pediatrician
- Physician
- Physiotherapist
- Podiatrist
- Postnatal treatments
- Practical nurse for medical services
- Prenatal care
- Psychiatrist
- Psychoanalyst
- Psychologist
- Psychotherapy
- Radium therapy
- Registered nurse
- Special school costs for the handicapped
- Spinal fluid test
- Splints
- Sterilization
- Stop smoking programs
- Surgeon
- Telephone or TV equipment to assist the hard of hearing
- Therapy
- Transportation expenses (for health care)
- Ultraviolet ray treatment
- Vaccines
- Vasectomy
- Vitamins (if prescribed)
- Wheelchair
- X-rays

**Note:** IRS guidelines allow you to use your HSA to pay for over-the-counter drugs only if you have a prescription from your physician.

### Ineligible HSA medical expenses (not fully inclusive)

- Advance payment for services to be rendered next year
- Athletic club memberships
- Automobile insurance premium allocable to medical coverage
- Boarding school fees
- Bottled water
- Commuting expenses of a disabled person
- Cosmetic surgery and procedures
- Cosmetics, hygiene products and similar items
- Diaper service
- Domestic help
- Funeral, cremation or burial expenses
- Health club dues
- Health programs offered by resort hotels, health clubs and gyms
- Illegal operations and treatments
- Illegally procured drugs
- Insurance premiums for life insurance, income protection, disability, loss of limbs, sight or similar benefits
- Maternity clothes
- Scientology counseling
- Social activities
- Special food or beverages
- Specialty designed car for the handicapped other than an Autoette or special equipment
- Swimming pool
- Travel for general health improvements
- Tuition and travel expenses for a problem child to a particular school