

Qualified Medical Expenses List

Use these three lists as a guide to help you determine whether a medical expense is qualified or not for an HSA distribution. Your particular factual situation may impact the answer. You ultimately decide whether an expense is qualified or not. Please consult with your tax or legal counsel. We do not provide tax or legal advice.

The following items are qualified medical expenses and may be paid for using your HSA:

- Ambulance
- Annual Physical
- Artificial Limb
- Artificial Teeth
- Nursing Home (for medical care)
- Thermometers
- Abortion
- Acupuncture
- Bandages
- Birth Control Pills
- Blood Pressure Monitor
- Blood Sugar Test Kit
- Blood Tests
- Body Scan
- Body Scan
- Braille Books
- Breast Pump/Supplies
- Breast Reconstruction
- Christian Science (fees to practitioners for care)
- Cold/Hot Pack for medical care
- Condoms
- Contact Lenses and supplies
- Contraceptives
- Crutches
- Dental Treatment
- Dentures and cleaners
- Dermatologist
- Diabetic Supplies
- Diagnostic Devices
- Doctor's Fees not covered by insurance
- Drug Addiction (inpatient treatment)
- Drugs (with prescription)
- Eye Exam
- Eye Surgery
- (including laser eye surgery)
- Eyeglasses
- Fertility Enhancement
- First Aid Supplies
- Flu Shot
- Guide Dog (incl. maintenance costs - food, vets, etc....)
- Gynecologist
- Hearing Aids (incl. batteries and repair)
- Homeopathic Care
- Immunizations
- Laboratory Fees
- Lactation Expenses (see breast pump)
- Medical Alert Bracelet
- Operations (non cosmetic)
- Optometrist
- Orthopedist
- Orthotic Inserts
- Osteopath
- Out-of-Network
- Oxygen for medical condition
- Physical Examination
- Pregnancy Test Kit
- Prosthesis
- Psychiatric Care
- Psychoanalysis
- Psychologist
- Splints
- Sterilization
- Surgery (non-cosmetic)
- Therapy.
- Vasectomy
- Vision Surgery
- Wheelchair
- X-Ray

The following items are NOT qualified medical expenses

- Baby Sitting
- Bottled Water
- Controlled Substances
- Cosmetic Surgery
- Cosmetics
- CPR Class
- Dancing Lessons
- Dental Floss
- Diaper Service
- Diet Foods
- Electrolysis Hair Rem.
- Exercise Equip.
- Facial Tissues
- Finance Charge
- Funeral Expenses
- Funeral Expenses
- Health Club Dues
- Household Help
- Illegal Treatments
- Marijuana
- Maternity Clothes
- Medigap Premiums
- Personal Use Items
- Swimming Lessons
- Teeth Whitening
- Veterinary Fees

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Items that may be considered qualified medical expenses or may be subject further limitations

• Acne Treatment	Prescription required if medicine. Doctor visit covered.
• Airfare	See Transpiration in IRS Pub 502.
• Alcoholism	Inpatient treatment for addiction. Transportation to AA meetings.
• Allergy Medicines	Prescription required.
• Allergy Products	Medical need. Excess cost over normal product only.
• Alternative Medicine	Must be treating a specific medical condition.
• Antacids	Must get prescription.
• Aspirin	Must get prescription.
• Asthma Medicines	Must get prescription.
• Blood Storage	Temporary storage for known procedure likely applies.
• Car - Modifications	The extra cost to make car accessible if medically necessary.
• Carpal Tunnel Brace	Wrist brace.
• COBRA Premiums	See IRS Pub 969 for limiting rules.
• Cold Medicines	Must get prescription.
• Counseling	Covered for medical purposes: psychological, etc.
• Ergonomic Chair	Must be doctor recommended. Only increased cost allowed.
• Health Institute	If prescribed by a doctor with statement of necessity.
• Homeopathic Medicine	If used to treat specific illness.
• Humidifier	If used to treat specific illness. Doctor Rec.
• Imported Medicines	Must be legally imported.
• Insurance Premiums	See IRS Pub 969.
• Legal Fees	If necessary to authorize treatment for mental illness. Limited.
• Lodging	Many rules and limitations apply - see IRS Pub 502.
• Long-term Care Ins.	Dollar limits apply (see IRS Pub 969 for details)
• Mattress	Not likely. If medically necessary and only cost difference - see capital.
• Meals	In hospital. Very limited.
• Medical Conference	If conference concerns chronic illness. Limited.
• Medical Information Plan	Plan to keep medical information available.
• Medicare Premiums	If over 65 - see IRS Pub 969 for details.
• Medicines	If prescribed.
• Nonprescription Drugs	Must get prescription.
• Nursing Services	Medical services only - see IRS Pub 502 for details.
• Nutritional Supp.	No, unless practitioner recommended for specific condition.
• Orthopedic Shoes	Medically necessary and only extra cost can be paid from HSA.
• Sleep Aids	Prescription required.
• Smoking Cessation Program	Classes. Nicotine gum or patches require prescription.
• Special Home	Intellectually and developmentally disabled if necessary.
• Sunglasses	Prescription glasses only.
• Telephone	If necessary for hearing disability.
• Television	If necessary, pay for the part that displays the audio (subtitles)
• Transplants	See IRS Pub 502 for details.
• Transportation	See IRS Pub 502 for details.
• Trips	See IRS Pub 502 for details.
• Weight-Loss Program	See IRS Pub 502 for details.
• Wig	If physician advised after disease caused hair loss.