



# EBIA's HEALTH CARE EXPENSES TABLE



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Each item, service, or charge in this Table is classified as a "[qualifying expense](#)" (normally qualifying for reimbursement under a [health FSA](#) or [HRA](#) or for a tax-free distribution from an [HSA](#)), a "[potentially qualifying expense](#)" (depending on the facts, sometimes qualifying and sometimes not qualifying), or "[not a qualifying expense](#)."

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**Caution:** Some items in the Table might not be reimbursable under your particular health FSA or HRA if the FSA or HRA contains exclusions, restrictions, or other limitations or requirements. Consult the summary plan description (SPD) of the health FSA or HRA for guidance. If you have an HSA, you are responsible for determining whether an expense qualifies for a tax-free distribution.

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| A   | <a href="#">Glossary</a>         | Browse by letter:<br><a href="#">A</a> <a href="#">B</a> <a href="#">C</a> <a href="#">D</a> <a href="#">E</a> <a href="#">F</a> <a href="#">G</a> <a href="#">H</a> <a href="#">I</a> <a href="#">J</a> <a href="#">K</a> <a href="#">L</a> <a href="#">M</a> <a href="#">N</a> <a href="#">O</a> <a href="#">P</a> <a href="#">Q</a> <a href="#">R</a> <a href="#">S</a> <a href="#">T</a> <a href="#">U</a> <a href="#">V</a> <a href="#">W</a> <a href="#">X</a> <a href="#">Y</a> <a href="#">Z</a>   |
| Expense   | Is expense a qualifying expense? | Comments and special rules   |
| <b>AA meetings, transportation to</b>                                 | Potentially qualifying expense   | See <a href="#">Alcoholism treatment</a> .   |
| <b>Abortion</b>   | Qualifying expense               | Expenditures for operations that are illegal do not qualify.   |
| <b>Acne treatment</b>   | Potentially qualifying expense   | Because acne is considered a disease, the cost of acne treatment will generally qualify, although over-the-counter (OTC) acne medications must be prescribed if incurred before 2020. However, the cost of routine skin care (face creams, etc.) does not qualify. And when the expense has both medical and cosmetic purposes (e.g., Retin-A, which can be used to treat both acne and wrinkles), a note from a medical practitioner recommending the item to treat a specific medical condition is normally required. See <a href="#">Drugs and medicines</a> ; <a href="#">Cosmetic procedures</a> ; <a href="#">Cosmetics</a> , <a href="#">Retin-A</a> , and <a href="#">Toiletries</a> . |
| <b>Activity tracker (Examples: Fitbit, step counter)</b>              | Potentially qualifying expense   | Will qualify only if recommended to treat a medical condition diagnosed by a physician (rather than to promote general health) and the expense would not have been incurred but for the condition. To show that the expense is primarily for medical care, a note from a medical practitioner recommending the item to treat a specific medical condition is normally required. See also <a href="#">Applications, electronic</a> ; <a href="#">Capital expenses</a> ; and <a href="#">Exercise equipment or programs</a> .  |
| <b>Acupuncture</b>  | Qualifying expense               |  |
| <b>Adaptive equipment</b>   | Potentially qualifying expense   | Includes various items that assist individuals in performing activities of daily living (e.g., feeding, bathing, toileting, and mobility). To qualify, the item must be used to  |

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|   |                                | relieve or alleviate sickness or disability. To show that the expense is primarily for medical care, a note from a medical practitioner recommending the item to treat a specific medical condition (e.g., multiple sclerosis or arthritis) is normally required. Where applicable, only amounts above the cost of the regular version of the item will qualify. Depending on the nature of the item, other special rules may apply. See <a href="#">Capital expenses</a> and <a href="#">Home improvements</a> .   |
| <b>Air conditioner</b>  | Potentially qualifying expense | The primary purpose must be to treat or alleviate a medical condition and the expense must not have been incurred "but for" the condition. To show that the expense is primarily for medical care, a note from a medical practitioner recommending the item to treat a specific medical condition is normally required. If it is attached to a home (such as central air conditioning), only the amount spent that is more than the value added to the property will qualify. See <a href="#">Capital expenses</a> .  |
| <b>Air purifier</b>   | Potentially qualifying expense | To show that the expense is primarily for medical care, a note from a medical practitioner recommending the item to treat a specific medical condition (such as a severe allergy) is normally required. Several special rules apply. See <a href="#">Air conditioner</a> and <a href="#">Capital expenses</a> .   |
| <b>Alcoholism treatment</b>   | Qualifying expense             | Amounts paid for inpatient treatment (including meals and lodging), at a therapeutic center for alcohol addiction will qualify. Transportation expenses associated with attending meetings of an Alcoholics Anonymous group in the community would also qualify if attending due to a physician's advice that membership is necessary to treat alcoholism. Amounts paid for outpatient treatment at a therapeutic center for alcohol addiction will also qualify. See also <a href="#">Drug addiction treatment</a> ; <a href="#">Health institute fees</a> ; <a href="#">Lodging at a hospital or similar institution</a> ; <a href="#">Meals at a hospital or similar institution</a> ; and <a href="#">Schools and education, residential</a> .                                      |
| <b>Allergy medicine<br/>(Examples: Alavert, Claritin)</b>   | Potentially qualifying expense | Over-the-counter (OTC) medicines must be prescribed if incurred before 2020. See <a href="#">Drugs and medicines</a> .  |
| <b>Allergy treatment products other than medicine<br/>(e.g., household improvements to treat allergies)</b> | Potentially qualifying expense | Expenses generally won't qualify if the product would be owned even without allergies, such as a pillow or a vacuum cleaner. However, an air purifier or water filter necessary to treat a specific medical condition might qualify. The excess cost of a special version of an otherwise personal item (e.g., a vacuum cleaner with a HEPA filter) over the normal cost of the item might also qualify if the special version of the item is necessary to treat a specific medical condition. To show that the expense is primarily for medical care, a note from a medical practitioner recommending the item to treat a specific medical condition is normally required. See <a href="#">Air purifier</a> ; <a href="#">Air conditioner</a> ; and <a href="#">Capital expenses</a> . |
| <b>Alternative healers</b>  | Potentially qualifying expense | Nontraditional healing treatments provided by professionals may be eligible if provided to treat a specific medical condition. However, the IRS may look at these expenses very closely. The treatments must be legal. And the expenses may not qualify if the remedy is a food or a substitute for food that the person would normally consume in order to meet nutritional requirements. It appears that drugs and medicines recommended by alternative healers to treat a specific medical condition also can qualify as medical care, although prescription medicines must be prescribed by an individual legally authorized to issue prescriptions in the  |

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|   |  | applicable state in order to qualify and over-the-counter (OTC) medicines must be prescribed if incurred before 2020. See <a href="#">Drugs and medicines</a> ; <a href="#">Christian Science practitioners</a> ; <a href="#">Special foods</a> ; and <a href="#">Vitamins</a> .   |
| <b>Ambulance</b>  | Qualifying expense                                       |  |
| <b>Analgesics<br/>(Examples: Advil, Aspirin, Tylenol)</b>         | Potentially qualifying expense                           | Over-the-counter (OTC) medicines must be prescribed if incurred before 2020. See <a href="#">Drugs and medicines</a> .   |
| <b>Antacids<br/>(Examples: Maalox, Prilosec OTC, Zantac)</b>      | Potentially qualifying expense                           | Over-the-counter (OTC) medicines must be prescribed if incurred before 2020. See <a href="#">Drugs and medicines</a> .   |
| <b>Antibiotic ointments<br/>(Examples: Neosporin, Polysporin)</b> | Potentially qualifying expense                           | Over-the-counter (OTC) medicines must be prescribed if incurred before 2020. See <a href="#">Drugs and medicines</a> .   |
| <b>Antihistamines<br/>(Examples: Claritin, Zyrtec)</b>            | Potentially qualifying expense                           | Over-the-counter (OTC) medicines must be prescribed if incurred before 2020. See <a href="#">Drugs and medicines</a> .   |
| <b>Anti-itch creams<br/>(Examples: Benadryl, Cortaid)</b>         | Potentially qualifying expense                           | Over-the-counter (OTC) medicines must be prescribed if incurred before 2020. See <a href="#">Drugs and medicines</a> .   |
| <b>Appearance improvements</b>                                    | Not a qualifying expense                                 | See <a href="#">Cosmetic procedures</a> ; <a href="#">Cosmetics</a> ; and <a href="#">Toiletries</a> .   |
| <b>Applications, electronic</b>                                   | Potentially qualifying expense                           | Will qualify only if recommended to treat an illness diagnosed by a physician. The purpose of the expense must be to treat the disease rather than to promote general health or for nonmedical purposes such as scheduling appointments. To show that the expense is primarily for medical care, a note from a medical practitioner recommending the application to treat a specific medical condition is normally required. See also <a href="#">Capital expenses</a> ; <a href="#">Exercise equipment or programs</a> ; <a href="#">Medical conference admission, transportation, meals, etc.</a> ; and <a href="#">Medical information plan charges</a> . |
| <b>Arthritis gloves</b>   | Qualifying expense                                       |  |
| <b>Artificial limbs</b>   | Qualifying expense                                       |  |
| <b>Artificial teeth</b>   | Qualifying expense                                       |  |
| <b>Aspirin</b>  | Potentially qualifying expense                           | Must be prescribed if incurred before 2020. See <a href="#">Drugs and medicines</a> .  |
| <b>Asthma delivery devices and medications</b>                    | Potentially qualifying expense                           | Delivery devices (e.g., inhalers and nebulizers) will qualify. Over-the-counter (OTC) medicines must be prescribed if incurred before 2020. See <a href="#">Drugs and medicines</a> .  |
| <b>Automobile modifications</b>                                   | Potentially qualifying expense                           | To show that the expense is primarily for medical care, a note from a medical practitioner recommending the item to treat a specific medical condition (e.g., a physical handicap) is normally required. For example, the cost of window tint recommended by an optometrist for an individual with eye sensitivity to light would qualify. But see <a href="#">Capital expenses</a> . Expenses of operating a specially equipped car (other than for medical reasons—see <a href="#">Transportation</a> ) do not qualify.  |
| <b>B</b>  | <a href="#">Glossary</a> <a href="#">Back to the Top</a> | <b>Browse by letter:</b><br><b><a href="#">A</a> <a href="#">B</a> <a href="#">C</a> <a href="#">D</a> <a href="#">E</a> <a href="#">F</a> <a href="#">G</a> <a href="#">H</a> <a href="#">I</a> <a href="#">J</a> <a href="#">K</a> <a href="#">L</a> <a href="#">M</a> <a href="#">N</a> <a href="#">O</a> <a href="#">P</a> <a href="#">Q</a> <a href="#">R</a> <a href="#">S</a> <a href="#">T</a> <a href="#">U</a> <a href="#">V</a> <a href="#">W</a> <a href="#">X</a> <a href="#">Y</a> <a href="#">Z</a></b>   |

| Expense   | Is expense a qualifying expense? | Comments and special rules   |
|---|----------------------------------|--|
| <b>Babysitting and child care</b>                                     | Not a qualifying expense         | Babysitting, child care, and nursing services for a healthy baby do not qualify as medical care. But see <a href="#">Dependent care expenses</a> and <a href="#">Disabled dependent care expenses</a> .  |
| <b>Bactine</b>  | Potentially qualifying expense   | Must be prescribed if incurred before 2020. See <a href="#">Drugs and medicines</a> .  |
| <b>Bandages, elastic (Example: Ace)</b>                               | Qualifying expense               |  |
| <b>Bandages, for torn or injured skin (Examples: Band-Aid, Curad)</b> | Qualifying expense               | While unclear, medicated bandages likely should not be considered drugs or medicines that must be prescribed if incurred before 2020 in order to qualify. See <a href="#">Drugs and medicines</a> .  |
| <b>Batteries</b>  | Potentially qualifying expense   | Will only qualify if used to operate a device that is itself a qualified expense (e.g., a <a href="#">Hearing aid</a> ). See also <a href="#">Breast pumps</a> ; <a href="#">Durable medical equipment</a> ; <a href="#">Scooter, electric</a> ; and <a href="#">Wheelchair</a> .  |
| <b>Behavioral modification programs</b>                               | Potentially qualifying expense   | See <a href="#">Schools and education, residential</a> and <a href="#">Schools and education, special</a> .  |
| <b>Birth-control pills</b>  | Potentially qualifying expense   | Over-the-counter (OTC) medicines must be prescribed if incurred before 2020. See <a href="#">Drugs and medicines</a> . See also <a href="#">Contraceptives</a> and <a href="#">"Morning-after" contraceptive pills</a> .   |
| <b>Birthing classes</b>   | Potentially qualifying expense   | See <a href="#">Lamaze classes</a> .   |
| <b>Blood-pressure monitoring devices</b>                              | Qualifying expense               | They are diagnostic items. See <a href="#">Diagnostic items/services</a> and <a href="#">Screening tests</a> .   |
| <b>Blood storage</b>  | Potentially qualifying expense   | Fees for temporary storage may qualify under some circumstances, such as where the blood is collected as part of the diagnosis, treatment, or prevention of an existing or imminent medical condition (e.g., in advance of a scheduled surgery for use in a possible transfusion). Fees for indefinite storage, just in case the blood might be needed, would not be considered medical care. "Temporary" is not defined; however, one consideration might be whether the blood is stored and used within the same year. See also <a href="#">Stem cell, harvesting and/or storage of</a> and <a href="#">Umbilical cord blood storage</a> . |
| <b>Blood-sugar test kits and test strips</b>                          | Qualifying expense               | They are diagnostic items. See <a href="#">Diagnostic items/services</a> and <a href="#">Screening tests</a> .   |
| <b>Body scans</b>   | Qualifying expense               | Body scans employing MRIs and similar technologies are diagnostic services. See <a href="#">Diagnostic items/services</a> ; <a href="#">Preventive care screenings</a> ; and <a href="#">Screening tests</a> .   |
| <b>Books, health-related</b>  | Potentially qualifying expense   | Will qualify only if recommended to treat an illness (such as asthma or diabetes) diagnosed by a physician. The purpose of the expense must be to treat the disease rather than to promote general health. To show that the expense is primarily for medical care, a note from a medical practitioner recommending the item to treat a specific medical condition is normally required.  |
| <b>Botox</b>  | Potentially qualifying expense   | May qualify if recommended to treat a specific medical condition (e.g., migraines); otherwise, will not qualify (e.g., if used for cosmetic purposes). See <a href="#">Cosmetic procedures</a> .   |

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| <b>Braille books and magazines</b>                        | Qualifying expense                                       | Only amounts above the cost of regular printed material will qualify.  |
| <b>Breast milk shipping and delivery</b>                  | Not a qualifying expense                                 | Because food (including ordinary infant formula) that satisfies normal nutritional requirements generally will not qualify, the cost of shipping breast milk (or ordinary infant formula) likewise will not qualify. See also <a href="#">Infant formula</a> and <a href="#">Special foods</a> .   |
| <b>Breast pumps</b>                                       | Qualifying expense                                       | Breast pumps and other supplies that assist lactation will qualify. However, expenses for extra bottles for food storage will not qualify, nor will items and devices that do not help with lactation but merely make it more convenient (e.g., special bras).   |
| <b>Breast reconstruction surgery following mastectomy</b> | Qualifying expense                                       | Will qualify to the extent that surgery was done following a mastectomy for cancer; includes breast prosthesis. This is an exception to the general rules regarding cosmetic procedures. See <a href="#">Cosmetic procedures</a> .   |
| <b>Breastfeeding classes</b>                              | Qualifying expense                                       | See also <a href="#">Breast pumps</a> ; <a href="#">Classes, health-related</a> ; and <a href="#">Lactation consultant</a> .   |
| <b>Breathalyzer</b>                                       | Qualifying expense                                       | Should qualify because it is a diagnostic device (i.e., a device that measures a condition of the body). See <a href="#">Diagnostic items/services</a> .   |
| <b>C</b>  | <a href="#">Glossary</a> <a href="#">Back to the Top</a> | <b>Browse by letter:</b><br><b><a href="#">A</a> <a href="#">B</a> <a href="#">C</a> <a href="#">D</a> <a href="#">E</a> <a href="#">F</a> <a href="#">G</a> <a href="#">H</a> <a href="#">I</a> <a href="#">J</a> <a href="#">K</a> <a href="#">L</a> <a href="#">M</a> <a href="#">N</a> <a href="#">O</a> <a href="#">P</a> <a href="#">Q</a> <a href="#">R</a> <a href="#">S</a> <a href="#">T</a> <a href="#">U</a> <a href="#">V</a> <a href="#">W</a> <a href="#">X</a> <a href="#">Y</a> <a href="#">Z</a></b>   |
| <b>Expense</b>  | <b>Is expense a qualifying expense?</b>                  | <b>Comments and special rules</b>  |
| <b>Calamine lotion</b>                                    | Potentially qualifying expense                           | Must be prescribed if incurred before 2020. See <a href="#">Drugs and medicines</a> .  |
| <b>Calcium supplements</b>                                | Potentially qualifying expense                           | See <a href="#">Dietary supplements</a> and <a href="#">Mineral supplements</a> .  |
| <b>Cancer screenings</b>                                  | Qualifying expense                                       | See <a href="#">Diagnostic items/services</a> ; <a href="#">Preventive care screenings</a> ; and <a href="#">Screening tests</a> .   |
| <b>Capital expenses</b>                                   | Potentially qualifying expense                           | Improvements or special equipment added to a home (for example, an <a href="#">Elevator</a> or <a href="#">Inclinor</a> ) or other capital expenditures (such as <a href="#">Automobile modifications</a> for a physically handicapped person) may qualify if the primary purpose of the expenditure is medical care and the expense would not be incurred "but for" this purpose. To show that the expense is primarily for medical care, a note from a medical practitioner recommending the item to treat a specific medical condition is normally required. How much of the expense would qualify depends on the extent to which the expense permanently improves the property. See also <a href="#">Durable medical equipment</a> and <a href="#">Home improvements</a> . |
| <b>Car modifications</b>                                  | Potentially qualifying expense                           | See <a href="#">Automobile modifications</a> .   |
| <b>Car seats</b>  | Not a qualifying expense                                 | Car seats for infants and children generally won't qualify. However, if a special car seat is needed because of an infant's or child's medical condition, amounts above the cost of a regular car seat might qualify. See <a href="#">Adaptive equipment</a> and <a href="#">Automobile modifications</a> .  |
| <b>Carpal tunnel wrist supports</b>                       | Qualifying expense                                       |  |
| <b>Cayenne pepper</b>                                     | Potentially qualifying expense                           | May qualify if used to treat or alleviate a specific medical condition and would not have been purchased but for the condition. To show that the expense is primarily for medical care, a note from a medical practitioner recommending the item to  |



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|  |   | treat a specific medical condition is normally required. See <a href="#">Alternative healers</a> ; <a href="#">Special foods</a> ; and <a href="#">Vitamins</a> .   |
| <b>Chelation therapy</b>                             | Qualifying expense  | Will qualify if used to treat a medical condition such as lead poisoning.   |
| <b>Child or newborn care classes</b>                 | Not a qualifying expense  | See <a href="#">Lamaze classes</a> .  |
| <b>Childbirth classes</b>                            | Potentially qualifying expense  | See <a href="#">Lamaze classes</a> .  |
| <b>Chinese herbal practitioners</b>                  | Potentially qualifying expense  | See <a href="#">Alternative healers</a> .   |
| <b>Chiropractors</b>                                 | Qualifying expense  |   |
| <b>Cholesterol test kits</b>                         | Qualifying expense  | They are diagnostic items. See <a href="#">Diagnostic items/services</a> and <a href="#">Screening tests</a> .  |
| <b>Chondroitin</b>                                   | Potentially qualifying expense  | Will qualify if used primarily for medical care (for example, to treat arthritis). Won't qualify if used just to maintain general health. To show that the expense is primarily for medical care, a note from a medical practitioner recommending the item to treat a specific medical condition (for example, arthritis) is normally required.   |
| <b>Christian Science practitioners</b>               | Potentially qualifying expense  | Fees that you pay to Christian Science practitioners for medical care will qualify. Fees for other purposes generally do not qualify. See <a href="#">Alternative healers</a> .   |
| <b>Circumcision</b>                                  | Qualifying expense  |   |
| <b>Classes, health-related</b>                       | Potentially qualifying expense  | Will qualify only if recommended to treat an illness (such as asthma or diabetes) diagnosed by a physician. The purpose of the expense must be to treat the disease rather than to promote general health. To show that the expense is primarily for medical care, a note from a medical practitioner recommending the class to treat a specific medical condition is normally required. See also <a href="#">Exercise equipment or programs</a> ; <a href="#">Lamaze classes</a> and <a href="#">Medical conference admission, transportation, meals, etc.</a> |
| <b>Club dues and fees</b>                            | Potentially qualifying expense  | See <a href="#">Health club fees</a> .  |
| <b>COBRA premiums</b>                                | Depends on whether plan is a health FSA, HRA, or HSA; see next column for details | <i>Health FSA</i> : COBRA premiums are not qualifying expenses.<br><i>HRA</i> : COBRA premiums are qualifying expenses.<br><i>HSA</i> : COBRA premiums are qualifying expenses.<br>See also <a href="#">Insurance premiums</a> .  |
| <b>Co-insurance amounts</b>                          | Qualifying expense  | Will qualify if the underlying service/item qualifies.  |
| <b>Cold medicine (Examples: Sudafed, Vicks)</b>      | Potentially qualifying expense  | Over-the-counter (OTC) medicines must be prescribed if incurred before 2020. See <a href="#">Drugs and medicines</a> .  |
| <b>Cold/hot packs</b>                                | Potentially qualifying expense  | Only cold/hot packs sold as medical supplies will qualify; those sold for other purposes (e.g., to keep beverages cold or hot) won't qualify. Hot water bottles and heating pads generally won't qualify.   |
| <b>Cold sore medicine (Examples: Abreva, Releev)</b> | Potentially qualifying expense  | Over-the-counter (OTC) medicines must be prescribed if incurred before 2020. See <a href="#">Drugs and medicines</a> .  |
| <b>Cologne</b>                                       | Not a qualifying expense  | See <a href="#">Toiletries</a> and <a href="#">Cosmetics</a> .  |