



Eligible Expenses under Tax-Free Health Accounts

The products and services listed below are examples of medical expenses eligible for payment under tax-free health accounts such as HSA, FSA and HRA. This list is not all-inclusive; additional expenses may qualify, and the items listed below may change as determined by IRS regulations (see [Publication 502](#)).

**The Coronavirus Aid, Relief and Economic Security Act (CARES Act) expands the list of eligible items to include over-the-counter medicines without a prescription, menstrual care products, and telehealth services as noted below. Eligibility is retroactive to January 1, 2020.*

- Abortion
- Acupuncture
- Adoption (pre-adoption medical expenses)
- Air conditioner/purifier (if to treat medical condition)
- Alcoholism treatment
- Ambulance
- Antibiotics
- Arthritis gloves
- Artificial limbs & teeth
- Asthma treatments
- Automobile modifications (if for physically handicapped person)
- Bandages/Gauze
- Birth control pills
- Birthing classes
- Blood storage (temporary storage for when collection is part of diagnosis, treatment or prevention of existing or imminent medical condition)
- Blood sugar test kit and test strips
- Blood pressure monitoring devices
- Body scan
- Braille books/magazines
- Breast pumps and lactation supplies
- Breast reconstruction surgery following mastectomy
- Carpal tunnel wrist supports
- Capital expenses
- Chelation therapy
- Contraceptives
- Condoms
- Chiropractor
- Circumcision
- Co-insurance amounts and deductibles
- Compression hose
- Contact lenses – also materials and equipment
- Copayments
- Counseling (except marriage)
- Crutches
- Deductibles
- Dental treatment (except teeth whitening)
- Dentures and denture adhesives
- Diabetic supplies
- Diagnostic items/services
- Disabled dependent care expenses
- Doula (only if providing medical care for mother/child)
- Drug addiction treatment
- Drug overdose treatment
- Ear plugs (for medical purposes)
- Eczema treatments
- Egg donor fees
- Egg/Embryo storage fees (only for immediate conception)
- Exercise equipment/programs (only if required by physician)
- Eye exams
- Eyeglasses, prescription
- Fertility/Infertility treatments
- First aid kits
- Flu shots
- Gambling disorder
- Genetic testing (only to diagnose medical condition)
- Glucose monitoring equipment
- Guide dog/other animal aid

- Health institute fees (only if prescribed by a physician)
- Hearing aids
- Home improvements to accommodate a disability
- Hormone replacement therapy (HRT)
- Hospital services
- Hot/cold packs
- Hypnosis
- Inclinator
- Incontinence supplies
- Insulin
- IVF (in vitro fertilization)
- Laboratory fees
- Lactation consultant
- Language training (for dyslexia or disabled)
- Laser eye surgery/Lasik
- Lead-based paint removal
- Legal fees involving medical care
- Lodging at a hospital or similar institution
- Lodging not at a hospital or similar institution (up to \$50/night; only if involving medical care)
- Lodging of a companion (if accompanying a patient for medical reasons)
- Massage therapy (only if recommended by a physician to treat a specific trauma or injury)
- Mastectomy-related undergarments
- Meals at a hospital
- Medical alert bracelet or necklace
- Medical conference admission, transportation, meals, etc. (if related to chronic condition suffered by you, spouse or dependent)
- Medical information plan charges
- Medical monitoring and testing devices
- Medical records charges
- Menstrual care products*
- Norplant insertion or removal
- Nursing services provided by a nurse or attendant
- Nutritionist's professional expenses (if treatment relates to specifically diagnosed medical condition)
- Obstetrical expenses
- Occlusal guard to prevent teeth grinding
- Optometrist
- Organ donors/transplants
- Orthodontia
- Osteopath fees
- Over-the-counter* drugs (no prescription required)Ovulation monitor
- Oxygen
- Personal trainer fees (if for medical condition)
- Physical exams
- Physical therapy
- Pregnancy test kits
- Prescription drugs
- Probiotics (only for treatment of specific medical condition)
- Prostheses
- Psychiatric care
- Psychoanalysis
- Psychologist
- Radial keratotomy
- Reading glasses, prescription
- Rehydration solution
- Rubbing alcohol
- Screening tests
- Shipping/handling fees for medical item
- Sinus medications
- Sleep deprivation treatment
- Smoking cessation programs and medications
- Special education
- Special home costs for mentally handicapped
- Special medical equipment installed in a home
- Special TV/telephone equipment for hearing impaired
- Speech therapy
- Sperm storage (only for immediate conception)
- Spermicidal foam
- Stem cell harvesting and/or storage (only if there is a specific and imminent medical condition the cells are intended to treat)
- Sterilization procedures
- Student health fee (not including cost of belonging to the program)
- Sunglasses, prescription
- Support braces
- Surgery/Operations
- Taxes on medical services and products
- Telehealth services (pre-deductible without impacting HSA eligibility, through 12/31/21)*
- Therapy

- Thermometers
- Transportation expenses for person to receive medical care
- Trips related to medical service
- Tuition for special needs program
- Ultrasound (prenatal – only to determine health or development; not for snapshots)
- Umbilical cord freezing/storage (only if there is a specific medical condition it is intended to treat)
- Usual and customary charges, excess
- Vaccines/Immunizations
- Vasectomy/Vasectomy reversal
- Varicose veins treatment (only if medically necessary)
- Veterinary fees (for the care of seeing- or hearing-impaired assistance animals)
- Walkers
- Wheelchair
- X-ray fees