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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 | Glossary | Browse by letter: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z |
| Expense | Is expense a qualifying expense? | Comments and special rules |
| AA meetings, transportation to | ⚠ Potentially qualifying expense | See Alcoholism treatment . |
| Abortion procedures and services | ⚠ Potentially qualifying expense, when procedure is legal | Expenditures for procedures and services that are illegal do not qualify. Note that reimbursement of illegal expenses could raise potential criminal exposure under applicable state law (including aiding and abetting provisions under state law of participant/resident). Plan sponsors and TPAs should confer with counsel and implement steps to limit exposure. Steps to consider may include limiting jurisdictions where expenses may be reimbursed (e.g., based on the participant's residency) and requiring participants to certify that services are legal under applicable state law. |
| Acne treatment | ⚠ Potentially qualifying expense | Because acne is considered a disease, the cost of acne treatment will generally qualify. However, the cost of routine skin care (face wash or creams for general hygiene, 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 Drugs and medicines ; Cosmetic procedures ; Cosmetics , Retin-A , and Toiletries . |
| Activity tracker (Examples: Fitbit, step counter) | ⚠ 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 Applications, electronic ; Capital expenses ; and Exercise equipment or programs . |
| Acupuncture | 🟢 Qualifying expense | |
| Adaptive equipment | ⚠ 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 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 Capital expenses and Home improvements . |
| Air conditioner | 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 |

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| |  | 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 Capital expenses . |
| Air purifier |  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 Air conditioner and Capital expenses . |
| Alcoholism treatment |  Qualifying expense | Amounts paid for inpatient treatment at a therapeutic center for alcohol addiction (including meals and lodging provided by the center during treatment) will qualify. Transportation expenses associated with attending meetings of an alcohol recovery support organization (e.g., Alcoholics Anonymous) in the community would also qualify if attending due to a physician's advice that membership is necessary to treat a disease involving the excessive use of alcohol. Amounts paid for outpatient treatment at a therapeutic center for alcohol addiction will also qualify. See also Drug addiction treatment ; Health institute fees ; Lodging at a hospital or similar institution ; Meals at a hospital or similar institution ; and Schools and education, residential . |
| Allergy medicine (Examples: Alavert, Claritin) |  Qualifying expense | |
| Allergy treatment products other than medicine (e.g., household improvements to treat allergies) |  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 Air purifier ; Air conditioner ; and Capital expenses . |
| Alternative healers |  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. See Drugs and medicines ; Christian Science practitioners ; Special foods ; and Vitamins . |
| Ambulance |  Qualifying expense | |
| Analgesics (Examples: Advil, Aspirin, Tylenol) |  Qualifying expense | |
| Anesthesia |  Qualifying expense | May not be for cosmetic purposes (See Cosmetic procedures). |
| Antacids (Examples: Maalox, Prilosec OTC, Zantac) |  Qualifying expense | |
| Antibiotic ointments (Examples: Neosporin, Polysporin) |  Qualifying expense | |
| Antihistamines (Examples: Claritin, Zyrtec) |  Qualifying expense | |
| Anti-itch creams (Examples: Benadryl, Cortaid) |  Qualifying expense | |
| Appearance improvements |  Not a qualifying expense | Procedures necessary to ameliorate a deformity arising from a congenital abnormality, personal injury from an accident or trauma, or disfiguring disease may qualify. See Cosmetic procedures ; Cosmetics ; and Toiletries . |

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| Applications, electronic | 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 Capital expenses ; Exercise equipment or programs ; Medical conference admission, transportation, meals, etc. ; and Medical information plan charges . |
| Arthritis gloves |  Qualifying expense | |
| Artificial limbs |  Qualifying expense | |
| Artificial teeth |  Qualifying expense | |
| Aspirin |  Qualifying expense | |
| Asthma medicines, treatments, and medicine delivery devices |  Qualifying expense | Includes asthma medications and delivery devices (e.g., inhalers and nebulizers). |
| Automobile modifications, adaptive |  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 disability) 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 Capital expenses . Expenses of operating a specially equipped car (other than for medical reasons—see Transportation) do not qualify. |
| B | Glossary Back to the Top | Browse by letter: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z |
| Expense | Is expense a qualifying expense? | Comments and special rules |
| Babysitting and child care |  Not a qualifying expense | Babysitting, child care, and nursing services for a healthy baby do not qualify as medical care. But see Dependent care expenses and Disabled dependent care expenses . |
| Bactine |  Qualifying expense | |
| Bandages, elastic (Example: Ace) |  Qualifying expense | |
| Bandages, for torn or injured skin (Examples: Band-Aid, Curad) |  Qualifying expense | |
| Batteries |  Potentially qualifying expense | Will only qualify if used to operate a device that is itself a qualified expense (e.g., a Hearing aid). See also Breast pumps ; Durable medical equipment ; Scooter, electric ; and Wheelchair . |
| Behavioral modification programs |  Potentially qualifying expense | See Schools and education, residential and Schools and education, special . |
| Birth-control pills |  Qualifying expense, when legally dispensed and administered | See Contraceptives ; Drugs and medicines ; and "Morning-after" contraceptive pills . Note that reimbursement of illegal expenses could raise potential criminal exposure under applicable state law (including aiding and abetting provisions under state law of participant/resident). Plan sponsors and TPAs should confer with counsel and implement steps to limit exposure. Steps to consider may include limiting jurisdictions where expenses may be reimbursed (e.g., based on the participant's residency) and requiring participants to certify that services are legal under applicable state law. |
| Birthing classes |  Potentially qualifying expense | See Lamaze classes . |
| Blood-pressure monitoring devices |  Qualifying expense | They are diagnostic items. See Diagnostic items/services and Screening tests . |
| Blood storage | 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 potential medical contingencies, such as indefinite storage, just in case the blood might be needed, would not be considered medical care. "Temporary" is not defined; however, |

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| | | one consideration might be whether the blood is stored and used within the same year. See also Stem cell, harvesting and/or storage of and Umbilical cord blood storage . |
| Blood-sugar test kits and test strips | ● Qualifying expense | They are diagnostic items. See Diagnostic items/services and Screening tests . |
| Body scans | ● Qualifying expense | Body scans employing MRIs and similar technologies are diagnostic services. See Diagnostic items/services ; Preventive care screenings ; and Screening tests . |
| Books, health-related | ⚠ 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. |
| Botox | ⚠ Potentially qualifying expense | May qualify if recommended to treat a specific medical condition (e.g., migraines); will not qualify if used for cosmetic purposes. See Cosmetic procedures . |
| Braille books and magazines | ● Qualifying expense | Only amounts above the cost of regular printed material will qualify. |
| Breast milk shipping and delivery | ✗ 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 Infant formula and Special foods . |
| Breast pumps | ● 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). |
| Breast reconstruction surgery following mastectomy | ● 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 Cosmetic procedures . |
| Breastfeeding classes | ● Qualifying expense | See also Breast pumps ; Classes, health-related ; and Lactation consultant . |
| Breathalyzer | ● Qualifying expense | Should qualify because it is a diagnostic device (i.e., a device that measures a condition of the body). See Diagnostic items/services . |
| C | Glossary Back to the Top | Browse by letter: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z |
| Expense | Is expense a qualifying expense? | Comments and special rules |
| Calamine lotion | ● Qualifying expense | |
| Calcium supplements | ⚠ Potentially qualifying expense | See Dietary supplements and Mineral supplements . |
| Cancer screenings | ● Qualifying expense | See Diagnostic items/services ; Preventive care screenings ; and Screening tests . |
| Canes | ● Qualifying expense | Will qualify if used to relieve sickness or disability. |
| Capital expenses | ⚠ Potentially qualifying expense | Improvements or special equipment added to a home (for example, an Elevator or Inclinador) or other capital expenditures (such as Automobile modifications for a person with a physical disability) 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 Durable medical equipment and Home improvements . |
| Car modifications | ⚠ Potentially qualifying expense | See Automobile modifications . |
| Car seats | ✗ 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 Adaptive equipment and Automobile modifications . |
| Carpal tunnel wrist supports | ● Qualifying expense | |

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| Cayenne pepper |  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 treat a specific medical condition is normally required. See Alternative healers ; Special foods ; and Vitamins . |
| Chelation therapy |  Qualifying expense | Will qualify if used to treat a medical condition such as lead poisoning. |
| Child or newborn care classes |  Not a qualifying expense | See Lamaze classes . |
| Childbirth classes |  Potentially qualifying expense | See Lamaze classes . |
| Chinese herbal practitioners |  Potentially qualifying expense | See Alternative healers . |
| Chiropractors |  Qualifying expense | |
| Cholesterol test kits |  Qualifying expense | They are diagnostic items. See Diagnostic items/services and Screening tests . |
| Chondroitin |  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 is normally required. |
| Christian Science practitioners |  Potentially qualifying expense | Fees paid to Christian Science practitioners for medical care will qualify. Fees for other purposes generally do not qualify. See Alternative healers . |
| Circumcision |  Qualifying expense | |
| Classes, health-related |  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 Exercise equipment or programs ; Lamaze classes and Medical conference admission, transportation, meals, etc. |
| Club dues and fees |  Potentially qualifying expense | See Health club fees . |
| COBRA premiums | 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. <i>HRA</i> : COBRA premiums are qualifying expenses. <i>HSA</i> : COBRA premiums are qualifying expenses. See also Insurance premiums . |
| Co-insurance amounts |  Qualifying expense | Will qualify if the underlying service/item qualifies. |
| Cold medicine (Examples: Sudafed, Vicks) |  Qualifying expense | |
| Cold/hot packs |  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. |
| Cold sore medicine (Examples: Abreva, Releev) |  Qualifying expense | |
| Cologne |  Not a qualifying expense | See Toiletries and Cosmetics . |
| Colonoscopies |  Qualifying expense | |
| Compression hose |  Potentially qualifying expense | Won't qualify if used for personal or preventive reasons. If regular hose with a compression feature are used to treat or alleviate a specific medical condition, only the excess cost of the specialized hose over the cost of regular hose will qualify.* 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. However, compression hose with no personal purpose (i.e., hose that would never be used except to provide medical care) should qualify. |
| Concierge fees | Potentially qualifying expense | Monthly retainer or similar access fees (e.g., a fee that is payable whether or not the patient visits the office, perhaps accompanied by a reduction or elimination of the fees for actual office visits) generally will not qualify. Other variations that generally will not qualify include |

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| |  | fees for preferential "extras" (e.g., priority when scheduling appointments, 24- hour access to the doctor, less time in the waiting area before appointments, a special waiting room, etc.) and monthly fees that are payable in addition to any copays, deductibles, or other charges for office visits. Depending on how the program is structured, some services might be reimbursable—for example, a fee might include payments that relate solely to a specific rendered service (such as a copay). In such cases, part or all of the fee might qualify as an eligible medical care expense. See Prepayments . |
| Condoms |  Qualifying expense | Generally a qualifying expense. See also Contraceptives . |
| Contact lenses, cases, materials, and equipment |  Qualifying expense | Materials and equipment needed for using lenses (such as saline solution and enzyme cleaner) will qualify if the lenses are needed for medical purposes, as will distilled water used to store and clean the lenses. However, contact lenses for solely cosmetic purposes (for example, to change one's eye color) do not qualify. See Cosmetics . |
| Contraceptives |  Qualifying expense, when legally dispensed and administered | See Birth-control pills , Condoms , "Morning-after" contraceptive pills , and Spermicides . See also Sterilization procedures . Note that reimbursement of illegal expenses could raise potential criminal exposure under applicable state law (including aiding and abetting provisions under state law of participant/resident). Plan sponsors and TPAs should confer with counsel and implement steps to limit exposure. Steps to consider may include limiting jurisdictions where expenses may be reimbursed (e.g., based on the participant's residency) and requiring participants to certify that services are legal under applicable state law. |
| Controlled substances in violation of federal law |  Not a qualifying expense | If the substance violates federal law (e.g., the Controlled Substances Act), the expense would not qualify even if a state law allows its use with a physician's prescription (for example, marijuana or laetrile prescribed to treat a specific medical condition). See Drugs and medicines and Illegal operations and treatments . |
| Copayments |  Qualifying expense | Will qualify if the underlying service/item qualifies. |
| Cord blood storage |  Potentially qualifying expense | See Umbilical cord blood storage . |
| Corn and callus remover |  Qualifying expense | |
| Cosmetic procedures |  Not a qualifying expense | Most cosmetic procedures do not qualify. This includes cosmetic surgery or other procedures that are directed at improving the patient's appearance and don't meaningfully promote the proper function of the body or prevent or treat illness or disease. Examples include face lifts, hair transplants, hair removal (electrolysis), teeth whitening, and liposuction. There is an exception, however, for procedures necessary to ameliorate a deformity arising from congenital abnormality, personal injury from accident or trauma, or disfiguring disease—these may qualify. See Breast reconstruction surgery following mastectomy . See also Drugs and medicines and Gender affirmation surgery . |
| Cosmetics |  Not a qualifying expense | Cosmetics are articles used primarily for personal purposes, and are intended to be rubbed on, poured on, sprinkled on, sprayed on, introduced into, or otherwise applied to the human body for cleansing, beautifying, promoting attractiveness, or altering the appearance. Examples include skin moisturizers, perfumes, lipsticks, fingernail polish, eye and facial makeup, shampoos, permanent waves, hair colors, toothpastes, and deodorants. See also Cosmetic procedures and Toiletries . |
| Cough suppressants (Examples: PediaCare, Robitussin, cough drops) |  Qualifying expense | See also Throat lozenges . |
| Counseling |  Potentially qualifying expense | Will qualify if the purpose is to treat a diagnosed medical condition and not just for the general improvement of mental health or relief of stress. Marriage or career counseling, life coaching, and parenting skill counseling generally won't qualify. To show that the expense is primarily for medical care, a note from a medical practitioner recommending the counseling to treat a specific medical condition is normally required. See also Psychiatric care and Psychologist . |
| COVID-19 tests |  Qualifying expense | Includes self-administered and over-the-counter (OTC) tests. See Diagnostic items/services . |
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| COVID-19 vaccines |  Qualifying expense | See Immunizations . |
| COVID-19-related personal protective equipment (PPE) |  Qualifying expense | Will qualify if for the primary purpose of preventing the spread of COVID-19. See also Hand sanitizer or hand-sanitizing wipes and Masks or face shields, reusable or disposable . |
| CPAP (continuous positive airway pressure) devices |  Qualifying expense | |
| CPR classes |  Not a qualifying expense | |
| Crowns, dental |  Potentially qualifying expense | Will not qualify if they are obtained for a cosmetic reason. See Cosmetic procedures . |
| Crutches |  Qualifying expense | Will qualify whether purchased or rented. |
| D | Glossary Back to the Top | Browse by letter: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z |
| Expense | Is expense a qualifying expense? | Comments and special rules |
| Dancing lessons |  Potentially qualifying expense | Generally the cost of dancing lessons, swimming lessons, etc., does not qualify, even if recommended by a medical practitioner, if the lessons are to improve general health. But the expenditure might qualify if recommended by a medical professional to treat a specific medical condition (such as part of a rehabilitation program after surgery) and the expense would not have been incurred "but for" the condition. To show that the lessons are primarily for medical care, a note from a medical practitioner recommending them to treat a specific medical condition is normally required. |
| Decongestants (Examples: Dimetapp, Sudafed) |  Qualifying expense | |
| Deductibles |  Potentially qualifying expense | Will qualify if the underlying item or service qualifies. |
| Dental aligners |  Qualifying expense | See Orthodontia . |
| Dental bridge |  Qualifying expense | |
| Dental floss |  Not a qualifying expense | |
| Dental implants |  Qualifying expense | See Dental services and procedures . |
| Dental sealants |  Qualifying expense | See Dental services and procedures . |
| Dental services and procedures |  Qualifying expense | Includes expenses incurred for the prevention and alleviation of dental disease. Preventive treatment includes the services of a dental hygienist or dentist for such procedures as teeth cleaning, application of sealants, and fluoride treatments to prevent tooth decay, but not Teeth whitening . Treatment to alleviate dental disease includes X-rays, fillings, braces, extractions, dentures, and treatment of other dental ailments. When an orthodontic treatment plan is paid up-front at the time of the first visit, some health FSAs will apportion the reimbursements as services are provided during the treatment plan. See subsection G.3 discussing how to reconcile reimbursement requests involving a prepayment component with the claims incurred requirement, particularly for orthodontia. See also Pre-payments . |
| Dentures, denture adhesives, and denture cleaners |  Qualifying expense | |
| Deodorant |  Not a qualifying expense | See Cosmetics and Toiletries . |
| Dependent care expenses |  Not a qualifying expense | Such expenses won't qualify, even if you are paying for dependent care (for example, hiring a babysitter) so that you can receive medical care. But see Disabled dependent care expenses . See also Babysitting and child care . |
| Dermatologist |  Potentially qualifying expense | Will not qualify if for cosmetic purposes. See Cosmetic procedures . |
| Diabetic socks |  Potentially qualifying expense | Won't qualify if used for personal or preventive reasons. If used to treat or alleviate a specific medical condition, only the excess cost of the specialized socks over the cost of regular socks will qualify. 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. |

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| Diabetic supplies |  Qualifying expense | See Blood-sugar test kits and test strips ; Glucose-monitoring equipment ; and Insulin . |
| Diagnostic items/services |  Qualifying expense | Includes a wide variety of procedures to determine the presence of a disease or dysfunction of the body, such as tests to detect heart attack, stroke, diabetes, osteoporosis, thyroid conditions, cancer, and COVID-19. Devices that measure a condition of the body (e.g., blood sugar or blood alcohol) should also qualify as diagnostic items. Devices that measure a condition of the body (e.g., blood sugar or blood alcohol) should also qualify as diagnostic items. See also Body scans ; Blood-pressure monitoring devices ; Blood-sugar test kits and test strips ; Medical monitoring and testing devices ; and other entries throughout. |
| Diaper rash ointments and creams (Examples: Balmex, Desitin) |  Qualifying expense | |
| Diapers or diaper service |  Potentially qualifying expense | Regular disposable or cloth diapers or diaper services for newborns do not qualify. But diapers or diaper services that are used to relieve the effects of a diagnosed medical condition do qualify. 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 Incontinence supplies . |
| Diarrhea medicine (Examples: Imodium, Kaopectate) |  Qualifying expense | |
| Diet foods |  Not a qualifying expense | Foods to treat a specific disease (such as obesity) do not qualify to the extent that they satisfy ordinary nutritional requirements. Thus, food associated with a weight-loss program, such as special pre-packaged meals, would not qualify, since it just meets normal nutritional needs. See Weight-loss programs and/or drugs prescribed to induce weight loss . But see Special foods . |
| Dietary supplements |  Potentially qualifying expense | The cost of dietary supplements, nutritional supplements, vitamins, herbal supplements, and natural medicines does not qualify if they are merely beneficial for general health (e.g., one-a-day vitamins or immune support supplements). But some items may qualify if recommended by a medical practitioner for a specific medical condition (for example, a prescribed dosage to treat a vitamin deficiency). 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., 1,000 mg of Vitamin B-12 daily to treat a specific vitamin deficiency) is normally required. See Special foods ; Mineral supplements and Vitamins . |
| Direct primary care arrangements, payments for |  Not a qualifying expense | Under proposed IRS regulations, payments for direct primary care arrangements typically would be treated as payments for insurance. As such, they would not qualify for reimbursement under a health FSA. However, payments that provide solely for an annual physical exam or an anticipated course of specified treatments of an identified condition might qualify. |
| Disabled dependent care expenses |  Potentially qualifying expense | Such expenses will qualify if the expenses are for medical care of a dependent who is disabled. Note that some disabled dependent care expenses that qualify as medical expenses may also qualify as work-related expenses for purposes of the dependent care tax credit under Code § 21 or for reimbursement under a dependent care assistance program under Code § 129. If used to claim a dependent care tax credit or reimbursed under a DCAP, the same expenses may not be reimbursed under a health FSA, HRA, or HSA (there is no "double-dipping" allowed). Likewise, medical expenses reimbursed under a health FSA cannot be used to claim a dependent care tax credit or reimbursed under a DCAP). |
| DNA collection and storage |  Potentially qualifying expense | Such expenses generally won't qualify because they are for protection against only a potential future disease. But temporary storage may qualify under some circumstances, such as where the DNA is collected as part of the diagnosis, treatment, or prevention of an existing or imminent medical condition. "Temporary" is not defined; however, one consideration might be whether it is stored and used within the same plan year. See also Umbilical cord blood storage . |

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| Doula |  Potentially qualifying expense | Will only qualify to the extent that the doula provides medical care for the mother or child; services such as emotional support, parenting information, child care, and housekeeping will not qualify. See also Household help ; Lamaze classes ; Midwife ; and Nursing services . |
| Drug addiction treatment |  Qualifying expense | Amounts paid for an inpatient's treatment at a therapeutic center for drug addiction (including meals and lodging provided by the center during treatment) will qualify. Amounts paid for outpatient treatment at a therapeutic center for drug addiction will also qualify, as will transportation expenses associated with attending meetings of appropriate drug addiction treatment groups within the community if attending due to a physician's advice that membership is necessary to treat a disease involving the excessive use of drugs. See also Alcoholism treatment . |
| Drug overdose, treatment of (Example: Naxolone) |  Qualifying expense | |
| Drug testing kits for home use |  Potentially qualifying expense | Should qualify as a diagnostic device (i.e., a device that measures a condition of the body). See Diagnostic items/services . At one time, however, an IRS official informally indicated that kits that test for the presence of controlled substances may not qualify as they do not treat a medical condition, although if a kit is used in the course of treating a medical condition (such as addiction) it could qualify. |
| Drugs and medicines |  Potentially qualifying expense | Must be primarily for medical care (and not for personal, general health, or cosmetic purposes), legally procured, and generally accepted as medicines and drugs. See entries throughout the Table for both prescription and over-the-counter (OTC) drugs. |
| Durable medical equipment |  Qualifying expense | Will qualify if used to relieve sickness or disability. Examples include Crutches and Hearing aids . See Capital expenses . |
| Dyslexia treatment |  Potentially qualifying expense | See Language training . |
| E | Glossary Back to the Top | Browse by letter: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z |
| Expense | Is expense a qualifying expense? | Comments and special rules |
| Ear drops and wax removal products (Examples: Debrox, Murine) |  Qualifying expense | |
| Ear piercing |  Not a qualifying expense | See Cosmetic procedures . |
| Ear plugs |  Potentially qualifying expense | Will qualify if recommended by a medical practitioner for a specific medical condition (for example, to protect surgically implanted ear tubes). 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. |
| Eczema treatments |  Qualifying expense | |
| Egg donor fees |  Potentially qualifying expense | Amounts paid for the egg donor fee, an agency fee, an egg donor's medical and psychological testing, and the legal fees for preparation of the egg donor contract will qualify, if preparatory to a procedure performed on the participant, spouse, or another individual whose expenses are eligible for tax-free reimbursement (but not if performed on other persons). See also Fertility treatments ; Sperm, storage fees ; and Surrogate or gestational carrier expenses . |
| Eggs and embryos, storage fees |  Potentially qualifying expense | Fees for temporary storage qualify, but only to the extent necessary for immediate conception. Storage fees for undefined future conception probably aren't considered medical care. "Temporary" is not defined; however, one consideration might be whether it is stored and used within the same year. See also Fertility treatments ; Sperm, storage fees ; and Surrogate or gestational carrier expenses . |
| Electrolysis or hair removal |  Not a qualifying expense | See Cosmetic procedures . |
| Elevator |  Potentially qualifying expense | Installing an elevator upon the advice of a physician so that a person with heart disease won't have to climb stairs may be medical care to the extent of the amount in excess of value enhancement to the property. To show that the expense is primarily for medical care, a note from a medical practitioner recommending the item to treat a |

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| | | specific medical condition is normally required. See Capital expenses . |
| Exercise equipment or programs |  Potentially qualifying expense | Qualifies only if required to treat an illness (such as obesity) diagnosed by a physician. The purpose of the expense must be to treat the disease rather than to promote general health, and the expense must not have been incurred "but for" this purpose. To show that the expense is primarily for medical care, a note from a medical practitioner recommending the item or program to treat a specific medical condition is normally required. See Capital expenses ; Classes, health-related ; Health club fees ; Prepayments ; and Weight-loss programs and/or drugs prescribed to induce weight loss . |
| Expectorants (Examples: Mucinex, Triaminic) |  Qualifying expense | |
| Eye drops (Example: Opcon-A, Visine) |  Qualifying expense | |
| Eye examinations, eyeglasses, equipment, and materials |  Qualifying expense | Materials and equipment needed for using the eyeglasses (such as eyeglass cleaners) also should be medical care. See also Contact lenses and Sunglasses . |
| Eyeglass repair kits |  Qualifying expense | |
| F | Glossary Back to the Top | Browse by letter: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z |
| Expense | Is expense a qualifying expense? | Comments and special rules |
| Face creams |  Not a qualifying expense | See Cosmetics ; Toiletries ; and Cosmetic procedures . |
| Face lifts |  Not a qualifying expense | See Cosmetic procedures . |
| Fertility monitors |  Qualifying expense | Includes fertility tracking apps. See Diagnostic items/services . |
| Fertility treatments |  Potentially qualifying expense | Will qualify to the extent that procedures are performed on the participant, spouse, or another individual whose expenses are eligible for tax-free reimbursement. Examples are IVF (in vitro fertilization—including temporary storage of eggs or sperm), surgery (including an operation to reverse prior surgery preventing someone from having children), shots, treatments, and GIFT (gamete intrafallopian transfer). Expenses paid to or for an in vitro surrogate usually do not qualify, nor do egg donor expenses unless preparatory to a procedure performed on the participant, spouse, or another individual whose expenses are eligible for tax-free reimbursement. See Egg donor fees ; Eggs and embryos, storage fees ; Legal fees in connection with fertility treatments ; Pre-payments ; Sperm, storage fees ; and Surrogate or gestational carrier expenses . |
| Fever-reducing medications (Examples: Aspirin, Motrin, Tylenol) |  Qualifying expense | |
| Fiber supplements (Examples: Citrucel, Metamucil) |  Potentially qualifying expense | Won't qualify if used for general health purposes or other personal reasons. May qualify if used to treat or alleviate a specific medical condition, and if 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 Dietary supplements ; Prenatal vitamins ; and Special foods . |
| Finance charges |  Not a qualifying expense | See Late fees |
| First aid cream |  Qualifying expense | See Antibiotic ointments . |
| First aid kits |  Qualifying expense | Must be for use by the participant, spouse, or another individual whose expenses are eligible for tax-free reimbursement. Note that large first aid kits or "doomsday prepper" kits raise concerns about stockpiling. |
| Fitness programs |  Potentially qualifying expense | See Exercise equipment or programs . |
| Flu shots |  Qualifying expense | Immunizations to prevent disease will qualify, even though no medical condition has been diagnosed. See Immunizations . |
| Fluoridation services |  Qualifying expense | Will qualify if recommended by a dentist to prevent tooth decay. The |

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| |  | amount that qualifies is limited to the cost allocable to the current year. |
| Fluoride rinses |  Potentially qualifying expense | Won't qualify if used to maintain general health or for other personal reasons (e.g., as a toiletry). May qualify if used to treat or alleviate a specific medical condition, and if 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. |
| Foods |  Potentially qualifying expense | See Special foods ; Meals ; and Alternative healers . |
| Foreign countries, medical care received in |  Potentially qualifying expense | In general, expenses incurred in other countries must meet the same requirements that would apply if the expenses were incurred in the U.S. (e.g., the expenses must be primarily for medical care, may not be for a cosmetic procedure, etc.). Note that the treatments must be legal in the U.S. and the other country, and that special rules apply to medicines and drugs obtained outside the U.S. See Cosmetic procedures ; Illegal operations and treatments ; and Prescription drugs and medicines obtained from other countries . |
| Food thickeners |  Potentially qualifying expense | Whether food thickeners are a medical care expense is a question of fact that must be determined on a case-by-case basis. 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. |
| Founder's fee |  Not a qualifying expense | Founder's fees are amounts you pay under an agreement with a retirement home or assisted living facility. Even if a portion is allocable to medical care, these expenses usually do not qualify. |
| Funeral expenses |  Not a qualifying expense | |
| Future services, payments for |  Not a qualifying expense | Payments for items or services that have not yet been incurred or obtained generally will not qualify. See Prepayments . |
| G | Glossary Back to the Top | Browse by letter: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z |
| Expense | Is expense a qualifying expense? | Comments and special rules |
| Gambling problem, treatment for |  Potentially qualifying expense | Pathological gambling has been classified as an impulse control disorder by the American Psychiatric Association and thus should qualify as a mental illness. If so, its treatment would be a qualifying expense. See Alcoholism treatment ; Psychiatric care and Psychologist . |
| Gauze pads |  Qualifying expense | See Bandages and Drugs and medicines . |
| Gender affirmation surgery and treatment |  Qualifying expense | Will qualify if legal in jurisdiction where provided. |
| Genetic testing and counseling |  Potentially qualifying expense | Would qualify to the extent that testing is done to diagnose a disease or medical condition, even if performed without a physician's recommendation on someone not experiencing symptoms of illness. However, the portion of any ancestry-related testing or services unrelated to a medical condition will not qualify, nor will reports providing general information. Where the expense includes some services or items that are considered medical care and others that are not (e.g., both medical and non-medical ancestry services), only the portion allocable to medical care will qualify for reimbursement. See also Diagnostic items/services . |
| Glucosamine |  Potentially qualifying expense | See Chondroitin . |
| Glucose-monitoring equipment |  Qualifying expense | Items such as blood-glucose meters and glucose test strips are diagnostic items and are primarily for medical care. See also Blood-sugar test kits and test strips . |
| Guide dog |  Qualifying expense | Expenses of buying, training, and maintaining a guide dog to assist a person with visual, hearing, or other physical disabilities would qualify. This includes any costs incurred in maintaining the animal's health and vitality so that it may perform its duties, such as for food, grooming, and veterinary care. See also Service animal, to assist individual with mental health disabilities and Veterinary fees . |
| H | Glossary Back to the Top | Browse by letter: |

| | | A B C D E F G H I J K L M N O P Q R S T U V W X Y Z |
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| Expense | Is expense a qualifying expense? | Comments and special rules |
| Hair colorants |  Not a qualifying expense | See Cosmetics and Toiletries . |
| Hair removal and transplants |  Not a qualifying expense | Such expenses generally won't qualify when for cosmetic purposes. See Cosmetic procedures and Drugs and medicines . |
| Hand lotion |  Not a qualifying expense | Such expenses generally won't qualify. See Cosmetics and Toiletries . |
| Hand sanitizer or hand-sanitizing wipes (Examples: Germ-X, Purell) |  Potentially qualifying expense | Hand sanitizers and hand-sanitizing wipes will qualify if for the primary purpose of preventing the spread of COVID-19. May also qualify if used to treat or alleviate a specific medical condition and if the expense would not have been incurred "but for" the condition, or where there is an imminent probability of contracting a specific illness (e.g., from a household member who has a contagious disease), in which case a note from a medical practitioner recommending the item to treat a specific medical condition (or if applicable, to prevent a specific and imminent illness) is normally required. Won't qualify if for external surfaces or used for general health purposes or other personal reasons (e.g., as a toiletry). See Wipes, for cleaning and disinfecting external (i.e., non-bodily) surfaces . |
| Headache medications (Examples: Advil, Aspirin, Tylenol) |  Qualifying expense | |
| Health club fees |  Potentially qualifying expense | Only in very limited circumstances would fees paid to a health club qualify. One instance might be where fees are incurred upon the advice of a medical practitioner to treat a specific medical condition (e.g., rehabilitation after back surgery or treatment for obesity). The expense must not have been incurred "but for" the disease (for example, if you belonged to the health club before being diagnosed, then the fees would not qualify). When treatment is no longer needed, the fees would no longer qualify. To show that the expense is primarily for medical care, a note from a medical practitioner recommending it to treat a specific medical condition is normally required. See Pre-payments and Weight-loss programs and/or drugs prescribed to induce weight loss . |
| Health institute fees |  Potentially qualifying expense | Qualifies only if the treatment at the health institute is prescribed by a physician who issues a written statement that the treatment is necessary to alleviate a physical or mental disability or illness of the individual receiving the treatment. |
| Hearing aids |  Qualifying expense | Includes the costs of the hearing aid and its batteries, as well as repair and maintenance expenses. |
| Hemorrhoid creams or ointments, medicated (Example: Preparation H) |  Qualifying expense | |
| Hemp or cannabidiol (CBD) products |  Potentially qualifying expense | Won't qualify if the item is illegal under federal or state law. Federal and state law in this area is in flux; until the law is settled some sponsors and administrators may choose to design their plans to exclude hemp or CBD products. Dual-purpose items will only qualify if used to treat or alleviate a specific medical condition, and if 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. |
| Herbs |  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 treat a specific medical condition is normally required. See Alternative healers ; Special foods ; and Vitamins . |
| HMO premiums | Depends on whether plan is a health FSA, HRA, or HSA | See Insurance premiums . |
| Holistic or natural healers, dietary substitutes, and drugs |  Potentially qualifying expense | See Alternative healers . |

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| and medicines | | |
| Home health care |  Potentially qualifying expense | See Nursing services . |
| Home improvements (such as exit ramps, widening doorways, etc.) |  Potentially qualifying expense | May qualify if undertaken to accommodate a disability. If the improvement is permanent and increases the value of the property, the expense will qualify only to the extent that the improvement cost exceeds the increase in property value. If the improvement doesn't increase the property value at all, then the entire cost may qualify. Items that usually don't increase property value include constructing entrance or exit ramps, widening or modifying doorways or hallways, installing railings or support bars to bathrooms, lowering or modifying kitchen cabinets or equipment, moving or modifying electrical outlets and fixtures, installing porch lifts, modifying fire alarms or smoke detectors, modifying other warning systems, and modifying stairways. 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 Capital expenses ; Elevator ; and Air conditioner . |
| Hormone replacement therapy (HRT) |  Potentially qualifying expense | Will qualify if used primarily for medical care (for example, to treat menopausal symptoms such as hot flashes, night sweats, etc.). Won't qualify if primarily for maintaining general health. To show that the expense is primarily for medical care, a note from a medical practitioner recommending the therapy to treat a specific medical condition is normally required. See Drugs and medicines . |
| Hospital services |  Qualifying expense | Expenses of inpatient care (including meals for the patient and lodging) at a hospital or similar institution qualify if a principal reason for being there is to get medical care. See also Nursing services ; Meals at a hospital or similar institution ; and Lodging at a hospital or similar institution . |
| Household help |  Not a qualifying expense | Won't qualify, even if a medical practitioner recommends such help, unless the expenses qualify as nursing services. See Nursing services . In some cases, household services may qualify for reimbursement under a DCAP if attributable in part to care of a qualifying individual (i.e., certain children under age 13 and certain individuals who are physically or mentally incapable of self-care). |
| Humidifier |  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 severe allergy) is normally required. Several special rules apply. See Air conditioner ; Air purifier ; and Capital expenses . |
| Hydrotherapy |  Potentially qualifying expense | May qualify if the primary purpose 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 it to treat a specific medical condition is normally required. |
| Hypnosis |  Potentially qualifying expense | Will qualify if performed by a professional to treat a medical condition, or for other medical purposes (e.g., smoking cessation); won't qualify if for general stress relief, personal enjoyment, or other personal purposes. To show that the expense is primarily for medical care, a note from a medical practitioner recommending it to treat a specific medical condition is normally required. See also Psychoanalysis and Therapy . |
| I | Glossary Back to the Top | Browse by letter: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z |
| Expense | Is expense a qualifying expense? | Comments and special rules |
| Illegal operations, substances, and treatments |  Not a qualifying expense | Won't qualify, even if they are rendered or prescribed by licensed medical practitioners. See Controlled substances in violation of federal law . |
| Immunizations |  Qualifying expense | Adult and child immunizations to prevent disease (such as tetanus or well-baby shots) will qualify, even if no medical condition has been diagnosed. |
| Inclinators |  Potentially qualifying expense | May qualify to the extent of the amount in excess of value enhancement to the property, if the primary purpose is medical care and the expense would not be incurred "but for" this purpose. To |

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| |  | 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 Capital expenses and Elevator . |
| Incontinence supplies |  Qualifying expense | Adult diapers used to relieve incontinence generally will qualify as medical care expenses. But see Diapers . Skin-cleansing products may also qualify if the primary purpose 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. |
| Infant formula |  Potentially qualifying expense | Ordinary infant formula (or supplemental vitamins to be used in conjunction with breastfeeding) won't qualify. However, the excess cost of a special formula to treat an infant's medical condition may qualify. 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 Special foods ; and Vitamins . |
| Infertility treatments |  Potentially qualifying expense | See Egg donor fees ; Eggs and embryos, storage fees ; Fertility treatments ; Pre-payments ; Sperm, storage fees ; and Surrogate or gestational carrier expenses . |
| Insect-bite creams and ointments (Examples: Benadryl, Cortaid) |  Qualifying expense | |
| Insect repellent (Examples: Cutter, OFF!) |  Potentially qualifying expense | There is no official guidance, but insect bites affect the body and are listed in the International Classification of Disease (ICD-10) code set. As a result, some plans may take the approach that insect repellent should qualify because its purpose is to prevent insect bites, which are themselves an injury or disease, and because insects can carry viruses (e.g., Lyme disease, West Nile, or Zika). Some plans may take a more cautious approach by reimbursing insect repellent only when there is an imminent probability of contracting a specific illness from an insect bite (e.g., in a locality with a high incidence of insect-borne viruses). |
| Insulin |  Qualifying expense | Equipment needed to inject the insulin, such as syringes or insulin pumps, also qualifies as a medical expense. See also Glucose-monitoring equipment and Drugs and medicines . |
| Insurance premiums | Depends on whether plan is a health FSA, HRA, or HSA; see next column for details | <p><i>Health FSA:</i> Insurance premiums are not qualifying expenses.</p> <p><i>HRA:</i> The following premiums are qualifying expenses: premiums for traditional health insurance (including dental or vision coverage and COBRA) and qualified long-term care insurance. Note that reimbursing premiums for individual policies raises concerns under COBRA, ERISA, and other laws, and that reimbursing premiums for individual health insurance policies that provide major medical coverage (i.e., coverage that is subject to health care reform's mandates) will generally violate health care reform's annual limit and preventive care mandates (a limited exception applies for individual coverage HRAs (ICHRAs) beginning in 2020). Also, qualified long-term care premium reimbursements are subject to an indexed annual limit. The following insurance premiums are not qualifying expenses: premiums for employer-sponsored group health coverage that could be paid on a pretax basis under the employer's cafeteria plan, LTD insurance, fixed indemnity cancer insurance, and hospital indemnity insurance.</p> <p><i>HSA:</i> Payments for health insurance premiums or contributions for self-funded health coverage generally aren't qualifying expenses. However, the following premiums will qualify for reimbursement from an HSA: COBRA coverage, a qualified long-term care insurance contract, any health plan maintained while the individual is receiving unemployment compensation under federal or state law, or, for those age 65 or older (whether or not they are entitled to Medicare), any deductible health insurance (e.g., retiree medical coverage) other than a Medicare supplemental policy. Note that long-term care insurance premium reimbursements in excess of the indexed annual limit will be treated as taxable and may be subject to the additional tax on distributions not used for qualified medical expenses.</p> |

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| | | See also COBRA premiums . |
| Invisalign |  Qualifying expense | See Orthodontia . |
| IVF (in vitro fertilization) |  Potentially qualifying expense | See Eggs and embryos, storage fees ; Fertility treatments ; Pre-payments ; Sperm, storage fees ; and Surrogate or gestational carrier expenses . |
| L | Glossary Back to the Top | Browse by letter: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z |
| Expense | Is expense a qualifying expense? | Comments and special rules |
| Laboratory fees |  Qualifying expense | Such expenses will qualify if they are part of medical care. |
| Lactation consultant |  Qualifying expense | Breast pumps and supplies that assist lactation will qualify. See Breast pumps . Moreover, expenses of a lactation consultant are included in the list of items and services that are subject to health care reform's preventive services mandate. Consequently, the expenses of a lactation consultant should qualify. |
| Lactose intolerance tablets (Example: Lactaid) |  Qualifying expense | |
| Lamaze classes |  Potentially qualifying expense | Expenses for Lamaze or other methods of childbirth education may qualify to the extent that instruction relates to birth and not childrearing. The fee should be apportioned to exclude instruction in topics such as newborn care and parenting. Expenses for the coach or significant other do not qualify. See also Doula and Midwife . |
| Language training |  Potentially qualifying expense | Such expenses will qualify for a child with dyslexia or another disability. But amounts paid for regular schooling normally don't qualify. To show that the expense is primarily for medical care, a note from a medical practitioner recommending it to treat a specific medical condition is normally required. See also Learning disability, instructional fees ; Pre-payments and Schools and education, residential/special . |
| Laser eye surgery, Lasik |  Qualifying expense | Will qualify because the procedure is done primarily to promote the correct function of the eye. See also Radial keratotomy ; Vision correction procedures ; and Pre-payments . |
| Laser hair removal |  Not a qualifying expense | See Cosmetic procedures . |
| Late fees (e.g., for late payment of bills for medical services) |  Not a qualifying expense | Such fees would not be for medical care. |
| Latex gloves |  Potentially qualifying expense | Won't qualify if used for general health purposes or other personal expense reasons. May qualify if used to treat or alleviate a specific medical condition, and if the expense would not have been incurred "but for" the condition. Might also qualify where used to prevent a specific illness that is imminent (e.g., if a household member has a contagious disease). A note from a medical practitioner recommending the item to treat a specific medical condition (or, if applicable, to prevent a specific and imminent illness) is normally required. |
| Laxatives (Examples: Ex-Lax, Miralax) |  Qualifying expense | |
| Lead-based paint removal |  Potentially qualifying expense | The expense of removing lead-based paints from surfaces in the participant's home to prevent a child who has (or has had) lead poisoning from eating the paint would qualify. To show that the expense is primarily for medical care, a note from a medical practitioner recommending it to treat a specific medical condition is normally required. The surfaces must be in poor repair (peeling or cracking) or be within the child's reach; the cost of repainting the scraped area does not qualify. If instead of removing the paint, the area is covered with wallboard or paneling, treat these items as Capital expenses . The cost of painting the wallboard does not qualify. See also Chelation therapy . |
| Learning disability, instructional fees |  Potentially qualifying expense | If prescribed by a physician, tuition fees paid to a special school and tutoring fees paid to a specially trained teacher for a child who has learning disabilities caused by mental or physical impairments (such |

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| | | as nervous system disorders) will qualify. See also Pre-payments and Schools and education, residential/special . |
| Legal fees, general |  Potentially qualifying expense | Legal fees may qualify as medical care if they bear a direct or proximate relationship to the provision of medical care—for example, if the medical care could not have been provided without legal assistance. Fees for legal services retained to authorize treatment for mental illness may qualify. But legal fees for management of a guardianship estate for conducting the affairs of the person being treated or other fees that aren't necessary for medical care do not qualify; neither do divorce costs. See Legal fees in connection with fertility treatments . |
| Legal fees in connection with fertility treatments |  Potentially qualifying expense | May qualify if the legal fees are in connection with a medical procedure performed upon the participant, spouse, or another individual whose expenses are eligible for tax-free reimbursement. Legal fees for preparing a contract to obtain a donated egg from an egg donor may also qualify, if preparatory to a procedure performed on the participant, spouse, or another individual whose expenses are eligible for tax-free reimbursement. In contrast, legal fees incurred in connection with a procedure performed on a surrogate mother do not constitute medical care. See Fertility treatments and Legal fees, general . |
| Lens wipes |  Qualifying expense | |
| Lice treatment |  Qualifying expense | |
| Lip products, medicated |  Qualifying expense | |
| Lipsticks |  Not a qualifying expense | See Cosmetics and Toiletries . |
| Liquid adhesive for small cuts |  Qualifying expense | See Bandages . |
| Lodging at a hospital or similar institution |  Qualifying expense | Will qualify if a principal reason for being there is to receive medical care. Presumably, this would include the additional cost of a private room, but not separately charged nonmedical add-ons (e.g., internet or cable TV). See also Meals at a hospital or similar institution and Schools and education, residential . |
| Lodging not at a hospital or similar institution |  Potentially qualifying expense | Up to \$50 per night will qualify if these conditions are met: (1) The lodging is primarily for and essential to medical care; (2) the medical care is provided by a physician in a licensed hospital or medical care facility related to (or equivalent to) a licensed hospital; (3) the lodging isn't lavish or extravagant; and (4) there is no significant element of personal pleasure, recreation, or vacation in the travel. If a parent is traveling with a sick child, up to \$100 may qualify (\$50 for each person). See also Meals not at a hospital . |
| Lodging of a companion |  Potentially qualifying expense | Will qualify if accompanying a patient for medical reasons and all of the conditions described under Lodging not at a hospital or similar institution are also met. For example, if a parent is traveling with a sick child, up to \$100 per night (\$50 for each person) will qualify. See also Lodging not at a hospital or similar institution . |
| Lodging while attending a medical conference |  Not a qualifying expense | See Medical conference admission, transportation, meals, etc. and Meals while attending a medical conference . |
| Long-term care insurance premiums | Depends on whether plan is a health FSA, HRA, or HSA | See Insurance premiums . |
| Long-term care services | Depends on whether plan is a health FSA, HRA, or HSA; see next column for details | <i>Health FSA:</i> Qualified long-term care services (defined as certain services that a chronically ill individual requires and that are prescribed by a licensed health care practitioner under a plan of care) cannot be reimbursed on a tax-free basis, even if they otherwise qualify as medical care expenses. (To be chronically ill, an individual must be unable to perform two or more daily living activities for at least 90 days without substantial assistance from another individual, or have a severe cognitive impairment that requires substantial supervision to protect him or her from threats to health and safety.) Furthermore, a health FSA likely cannot provide taxable reimbursement of such services, and it is unclear whether "nonqualified" long-term care services can be reimbursed to the extent that the services otherwise qualify as medical care expenses. <i>HRA:</i> For HRAs that are health FSAs, the health FSA rules will apply (see above). HRAs that are not health FSAs should be able to |

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| | | reimburse qualified long-term care expenses that otherwise qualify as medical care expenses. <i>HSA:</i> Long-term care services will qualify for reimbursement to the extent that the services otherwise qualify as medical care expenses. |
| M | Glossary Back to the Top | Browse by letter: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z |
| Expense | Is expense a qualifying expense? | Comments and special rules |
| Makeup | ✘ Not a qualifying expense | See Cosmetics and Toiletries . |
| Marijuana (or other controlled substances in violation of federal law) | ✘ Not a qualifying expense | Won't qualify, even if a state law allows its use with a physician's prescription (for example, to treat a specific medical condition). See Controlled substances and Illegal operations and treatments . |
| Marriage counseling | ✘ Not a qualifying expense | See Counseling . |
| Masks or face shields, reusable or disposable | ⚠ Potentially qualifying expense | Will qualify if for the primary purpose of preventing the spread of COVID-19. May also qualify if used to treat or alleviate a specific medical condition and if the expense would not have been incurred "but for" the condition, or where used to prevent a specific illness that is imminent (e.g., if a household member has a contagious disease), in which case a note from a medical practitioner recommending the item to treat a specific medical condition (or, if applicable, to prevent a specific and imminent illness) is normally required. Won't qualify if used for general health purposes or other personal reasons. |
| Massage therapy | ⚠ Potentially qualifying expense | The costs of a massage just to improve general health don't qualify. However, if the massage therapy is recommended by a physician to treat a specific injury or trauma, then it would qualify. To show that the expense is primarily for medical care, a note from a medical practitioner recommending it to treat a specific medical condition is normally required. |
| Mastectomy-related special bras | ● Qualifying expense | Will qualify when incurred following a mastectomy for cancer. See Breast reconstructive surgery following mastectomy . |
| Maternity clothes | ✘ Not a qualifying expense | |
| Mattresses | ✘ Not a qualifying expense | In rare cases, a portion of the expenditure might qualify if a unique type of mattress is prescribed by a physician to treat a specific medical condition. IRS officials have informally commented that in such cases, the excess cost of the special mattress over the cost of a regular mattress would qualify, if the administrator is provided with adequate documentation of the medical purpose and the cost of a regular mattress. See also Capital expenses . |
| Meals at a hospital or similar institution | ⚠ Potentially qualifying expense | Meals that are part of the cost of inpatient care at a hospital or similar institution will qualify if a principal reason for the recipient's being there is to receive medical care; the meals must be furnished as a necessary incident to the individual's continuing medical care. Meals that are not part of inpatient care generally won't qualify. It is unclear whether meals provided at a hospital or similar institution for an outpatient who must remain at the institution for continuing care for some period (e.g., following a medical procedure) would qualify. See Lodging at a hospital or similar institution ; Meals of a companion ; Schools and education, residential ; and Schools and education, special . |
| Meals not at a hospital or similar institution | ✘ Not a qualifying expense | See Lodging not at a hospital or similar institution . |
| Meals of a companion | ✘ Not a qualifying expense | Won't qualify even if accompanying a patient for medical reasons. See Lodging of a companion . |
| Meals while attending a medical conference | ✘ Not a qualifying expense | See Medical conference admission, transportation, meals, etc. |
| Medical alert bracelet or necklace | ● Qualifying expense | Will qualify if recommended by a medical practitioner in connection with treating a medical condition. |
| Medical conference admission, transportation, | Potentially qualifying expense | Expenses for admission and transportation to a medical conference qualify, if they relate to a chronic disease suffered by you, your |

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| meals, etc. |  | spouse, or another individual whose expenses are eligible for tax-free reimbursement and if the conference is primarily for and essential to the person in need of medical care. Includes transportation expenses to the city where the conference is held, plus local transportation to the conference. Most of the time at the conference must be spent attending sessions on medical information. The expenses of meals and lodging while attending the conference don't qualify. |
| Medical information plan charges |  Qualifying expense | These are expenses paid to a plan to keep medical information so that it can be retrieved from a computer databank for the medical care of you, your spouse, or another individual whose expenses are eligible for tax-free reimbursement. |
| Medical monitoring and testing devices |  Qualifying expense | Examples of such devices are blood-pressure monitors, syringes, glucose kit, etc. See also Blood-sugar test kits and test strips ; Body scans ; Diagnostic items/services ; Ovulation monitor ; and Pregnancy test kits . |
| Medical records charges |  Qualifying expense | For example, the fee associated with transferring medical records to a new medical practitioner will qualify. |
| Medicines and drugs |  Potentially qualifying expense | See Drugs and medicines . |
| Menstrual care products |  Qualifying expense | Includes tampons, pads, liners, cups, sponges, or similar products used by individuals for menstruation or other genital tract secretions. |
| Menstrual pain relievers (Examples: Midol, Pamprin) |  Qualifying expense | |
| Mentally handicapped, special home for |  Potentially qualifying expense | The cost of keeping a mentally handicapped person in a special home (not a relative's home) on a psychiatrist's recommendation to help that person adjust from life in a mental hospital to community living may qualify. See also Schools and education, residential . |
| Midwife |  Qualifying expense | See also Doula ; Lamaze classes ; and Nursing services . |
| Mineral supplements |  Potentially qualifying expense | Won't qualify if used to maintain general health. But under narrow circumstances, mineral supplements might qualify if recommended by a medical practitioner for a specific medical condition (for example, a prescribed dosage of iron daily to treat iron-deficiency anemia). 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 Dietary supplements . |
| Missed appointment fees |  Not a qualifying expense | Such fees would not be for medical care. |
| Moisturizers |  Not a qualifying expense | See Cosmetics ; Toiletries ; and Cosmetic procedures . |
| "Morning-after" contraceptive pills |  Qualifying expense, when legally dispensed and administered | See Birth-control pills and Contraceptives . Note that reimbursement of illegal expenses could raise potential criminal exposure under applicable state law (including aiding and abetting provisions under state law of participant/resident). Plan sponsors and TPAs should confer with counsel and implement steps to limit exposure. Steps to consider may include limiting jurisdictions where expenses may be reimbursed (e.g., based on the participant's residency) and requiring participants to certify that services are legal under applicable state law. |
| Motion-sickness pills (Examples: Bonine, Dramamine) |  Qualifying expense | |
| Motion sickness wristbands |  Qualifying expense | |
| Mouthwash |  Not a qualifying expense | Such expenses generally won't qualify. See Cosmetics and Toiletries . However, depending on the facts and circumstances, a special mouthwash recommended by a medical practitioner for the treatment of gingivitis might qualify. |
| Multivitamins (Example: One-a-Day) |  Potentially qualifying expense | Won't qualify if used to maintain general health. May qualify if recommended by a medical practitioner for a specific medical condition (e.g., pregnancy or an iron deficiency). 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. Vitamins . |
| | Glossary Back to the Top | Browse by letter: |

| N | | A B C D E F G H I J K L M N O P Q R S T U V W X Y Z |
|--|---|---|
| Expense | Is expense a qualifying expense? | Comments and special rules |
| Nail polish | Not a qualifying expense | See Cosmetics and Toiletries . |
| Nasal strips or sprays | Potentially qualifying expense | Nasal sprays or strips that are used to treat sinus problems qualify as being primarily for medical care, as would those that are used to prevent sleep apnea. However, nasal strips or sprays marketed primarily to increase athletic performance may not qualify. |
| Naturopathic healers | Potentially qualifying expense | See Alternative healers ; Drugs and medicines ; Special foods ; and Vitamins . |
| Nicotine gum or patches (Examples: Nicoderm, Nicorette) | Qualifying expense | Such items are primarily for medical care when used for stop-smoking purposes. |
| Nonprescription drugs and medicines | Potentially qualifying expense | See Drugs and medicines . |
| Norplant insertion or removal | Qualifying expense, when legally dispensed and administered | See also Contraceptives ; Birth-control pills ; Vasectomy ; and Spermicides . Note that reimbursement of illegal expenses could raise potential criminal exposure under applicable state law (including aiding and abetting provisions under state law of participant/resident). Plan sponsors and TPAs should confer with counsel and implement steps to limit exposure. Steps to consider may include limiting jurisdictions where expenses may be reimbursed (e.g., based on the participant's residency) and requiring participants to certify that services are legal under applicable state law. |
| Nursing services for a baby | Not a qualifying expense | Won't qualify if the baby is healthy. |
| Nursing services provided by a nurse or other attendant | Potentially qualifying expense | Amounts paid for medically related nursing services (including extra costs for nurses' room and board, wages, and employment taxes) generally will qualify, whether provided in the participant's home or another facility. The attendant doesn't have to be a nurse, so long as the services are of a kind generally performed by a nurse. These include services connected with caring for the patient's condition, such as giving medication or changing dressings, as well as bathing and grooming. But if the person providing nursing services also provides household and personal services, the amounts must be accounted for separately—only those for nursing services qualify. |
| Nutritional supplements | Potentially qualifying expense | See Dietary supplements . |
| Nutritionist's professional expenses | Potentially qualifying expense | May qualify if the treatment relates to a specifically diagnosed medical condition. Won't qualify if the expense is for 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. See also Special foods . |
| O | Glossary Back to the Top | Browse by letter: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z |
| Expense | Is expense a qualifying expense? | Comments and special rules |
| Obstetrical expenses | Qualifying expense | |
| Occlusal guards to prevent teeth grinding | Qualifying expense | In contrast, a mouth guard to protect the teeth during sports generally would not qualify. |
| Occupational therapy | Potentially qualifying expense | Will qualify if it treats or alleviates a medical condition. To show that the expense is primarily for medical care, a note from a medical practitioner recommending it to treat a specific medical condition is normally required. |
| Omega-3 supplements | Potentially qualifying expense | See Dietary supplements . |
| Online or telephone consultation, medical practitioner's fee for | Qualifying expense | Will qualify, so long as the consultation's purpose is to obtain advice to treat or mitigate a medical condition and the practice is legal in the applicable state or other locality. See also Telemedicine, medical practitioner's fee for . |
| Operations | Qualifying expense | Will qualify if the operations are legal (and aren't cosmetic procedures). See Cosmetic procedures . |

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| Optometrist |  Qualifying expense | See also Eye examinations, eyeglasses, equipment, and materials . |
| Organ donors |  Qualifying expense | See Transplants . |
| Orthodontia |  Qualifying expense | Such expenses generally will qualify. When an orthodontic treatment plan is paid up front at the time of the first visit, some health FSAs will apportion the reimbursements as services are provided during the treatment plan. See also Dental services and procedures and Pre-payments . |
| Orthopedic shoe inserts |  Potentially qualifying expense | Won't qualify if used for general comfort, to reduce odor, or other personal reasons. If used to treat or alleviate a specific medical condition, will qualify. 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. |
| Orthopedic shoes |  Potentially qualifying expense | Won't qualify if used for personal or preventive reasons. If used to treat or alleviate a specific medical condition, only the excess cost of the specialized orthopedic shoe over the cost of a regular shoe will qualify. 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. |
| Osteopath fees |  Qualifying expense | |
| Over-the-counter (OTC) drugs |  Potentially qualifying expense | See Drugs and medicines . |
| Ovulation monitor |  Qualifying expense | See also Medical monitoring and testing devices and Pregnancy test kits . |
| Oximeter |  Qualifying expense | Devices that test for oxygen in the blood measure a condition of the body and should qualify as diagnostic devices. See Diagnostic items/services . |
| Oxygen |  Qualifying expense | This includes the expenses of oxygen and oxygen equipment for breathing problems caused by a medical condition. |
| P | Glossary Back to the Top | Browse by letter: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z |
| Expense | Is expense a qualifying expense? | Comments and special rules |
| Pain relievers (Examples: Advil, Aspirin, Tylenol) |  Qualifying expense | |
| Payment processing fees for medical expenses |  Qualifying expense | If imposed by a provider or merchant as part of the cost of obtaining an item or service that constitutes medical care, such fees should qualify. |
| Perfume |  Not a qualifying expense | See Cosmetics and Toiletries . |
| Permanent waves |  Not a qualifying expense | See Cosmetics and Toiletries . |
| Personal trainer fees |  Potentially qualifying expense | Will qualify if a medical practitioner has recommended a supervised exercise regimen in order to treat a disease or injury (e.g., rehabilitation after surgery or the treatment of obesity) and if incurred for a limited duration. The expense must not have been incurred "but for" the disease (e.g., if you were working with a personal trainer before being diagnosed, the expense would not qualify). To show that the expense is primarily for medical care, a note from a medical practitioner recommending it to treat a specific medical condition is normally required. See Weight-loss programs and/or drugs prescribed to induce weight loss . |
| Petroleum jelly |  Potentially qualifying expense | Won't qualify if used to maintain general health or for other personal reasons (e.g., as a toiletry or a cosmetic). May qualify if used to treat or alleviate a specific medical condition, and if 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. |
| Physical exams |  Qualifying expense | Includes physicals required before participating in sports activities (sports physicals), as these are intended to determine whether individuals have disorders or conditions of the body that might affect their ability to engage in athletic activity. |

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| Physical therapy |  Potentially qualifying expense | Will qualify if the physical therapy treats or alleviates a medical condition. To show that the expense is primarily for medical care, a note from a medical practitioner recommending it to treat a specific medical condition is normally required. |
| Pregnancy test kits |  Qualifying expense | See also Medical monitoring and testing devices and Ovulation monitor . |
| Prenatal vitamins |  Potentially qualifying expense | Obstetricians routinely recommend prenatal vitamins for the health of unborn children. If taken during pregnancy (a medical condition), prenatal vitamins would be considered primarily for medical care. Vitamins taken at other times generally do not qualify unless recommended to treat a specific medical condition. See Vitamins . |
| Prepayments for medical expenses |  Not a qualifying expense | Prepayments for items or services that have not yet been incurred or obtained generally will not qualify until the treatment or service has been provided. See Dental services and procedures ; Fertility treatments ; and Orthodontia . |
| Prescription drug discount programs |  Not a qualifying expense | If an individual pays a fee for a card that provides for a 20% discount on all prescribed drugs, the fee itself would not qualify. In contrast, the cost of a prescribed drug generally will qualify. See Drugs and medicines . |
| Prescription drugs |  Potentially qualifying expense | See Drugs and medicines . |
| Prescription drugs and medicines obtained from other countries |  Not a qualifying expense unless the importation is legal | Importing prescription drugs from other countries generally will violate federal law. However, a drug or medicine may qualify for reimbursement if (1) it is purchased and consumed in the other country and is legal in both that country and the U.S. or (2) the FDA announces that it can be legally imported by individuals. See Drugs and medicines . |
| Preventive care screenings |  Qualifying expense | Will qualify if the tests are used for medical diagnoses. Examples include blood pressure, hearing, vision, skin cancer, and cholesterol screenings. See also Body scans and Diagnostic items/services . |
| Probiotics |  Potentially qualifying expense | Won't qualify if used to maintain general health or for other personal reasons. May qualify if used to treat or alleviate a specific medical condition, and if 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. |
| Propecia |  Potentially qualifying expense | Generally won't qualify if purchased for cosmetic purposes (for example, to treat male pattern baldness), even if recommended by a medical practitioner. But the expense may qualify if it is to ameliorate a deformity arising from congenital abnormality, personal injury from accident or trauma, or disfiguring disease. See Cosmetic procedures and Drugs and medicines . |
| Prosthesis |  Qualifying expense | See Artificial limbs and teeth . |
| Psychiatric care |  Qualifying expense | Also includes the cost of supporting mentally ill dependent at a special center that provides medical care. |
| Psychoanalysis |  Potentially qualifying expense | Will qualify if provided for medical care, and not just for the general improvement of mental health, relief of stress, or personal enjoyment, nor if the expense stems from training to be a psychoanalyst. To show that the expense is primarily for medical care, a note from a medical practitioner recommending it to treat a specific medical condition is normally required. See also Counseling and Psychologist . |
| Psychologist |  Potentially qualifying expense | Will qualify if the expense is for medical care, and not just for the general improvement of mental health, relief of stress, or personal enjoyment. To show that the expense is primarily for medical care, a note from a medical practitioner recommending it to treat a specific medical condition is normally required. See also Counseling . |
| R | Glossary Back to the Top | Browse by letter: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z |
| Expense | Is expense a qualifying expense? | Comments and special rules |
| Radial keratotomy |  Qualifying expense | Corneal ring segments (removable plastic half-rings that correct vision) would also qualify. See Laser eye surgery , Lasik and Vision |

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| | | correction procedures. |
| Reading glasses |  Qualifying expense | Both prescription and nonprescription reading glasses would qualify. See also Eye examinations, eyeglasses, equipment, and materials. |
| Recliner chairs |  Potentially qualifying expense | Generally won't qualify, unless used exclusively to treat a specific medical condition, as diagnosed and prescribed by a medical practitioner. See Mattresses. |
| Rehydration solution (Example: Pedialyte) |  Potentially qualifying expense | Note that adult athletic rehydration fluids typically will not qualify. |
| Rental cars |  Potentially qualifying expense | See Transportation. |
| Rental fee, for equipment |  Potentially qualifying expense | Will qualify if the equipment otherwise qualifies as a medical care expense (for example, Breast pumps or Crutches). |
| Retin-A |  Potentially qualifying expense | Generally won't qualify if purchased for cosmetic purposes (for example, to reduce wrinkles), even if recommended by a medical practitioner. But may qualify if recommended by a medical practitioner for a specific medical condition (e.g., acne vulgaris) and not for cosmetic purposes. To show that the expense is primarily for medical care, a note from a medical practitioner recommending it to treat a specific medical condition is normally required. See Acne treatment ; Cosmetic procedures and Drugs and medicines. |
| Rogaine |  Potentially qualifying expense | Generally won't qualify if purchased for cosmetic purposes. But may qualify if it is recommended by a medical practitioner for a specific medical condition. To show that the expense is primarily for medical care, a note from a medical practitioner recommending it to treat a specific medical condition is normally required. See Propecia and Drugs and medicines. |
| Rubbing alcohol |  Qualifying expense | Will qualify when purchased for first-aid purposes (e.g., when purchased in first-aid quantities in a pharmacy or first-aid section of a retail store). |
| Rubdowns |  Potentially qualifying expense | Generally won't qualify, unless a medical practitioner determines that the procedure 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 it to treat a specific medical condition is normally required. See Massage therapy. |
| S | Glossary Back to the Top | Browse by letter: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z |
| Expense | Is expense a qualifying expense? | Comments and special rules |
| Safety glasses |  Not a qualifying expense | Probably won't qualify unless prescribed. See Eye examinations, eyeglasses, equipment, and materials. |
| Sales taxes on medical items and services |  Qualifying expense | Will generally qualify to the extent that the tax is imposed on qualified medical care items or services. See Taxes on medical items and services. |
| Schools and education, residential |  Potentially qualifying expense | Payments made to a residential school or program to treat an individual for behavioral, emotional, or addictive conditions (tuition, meals, and lodging) will qualify if a principal reason for attending the program is to receive medical care. (Ordinary education must be an incidental component.) Whether someone is attending to receive medical care is a question of fact that must be determined for each individual—just because a school or program provides medical care to some individuals does not mean that it provides medical care to all individuals. If a child is at a school because the courses and disciplinary methods have a beneficial effect on the child's attitude, the expenses won't qualify unless the availability of medical care in the school is a principal reason for sending the child there. See Schools and education, special and Pre-payments. |
| Schools and education, special |  Potentially qualifying expense | Payments made for a person with a mental or physical disability to attend a special school (tuition, meals, and lodging) will qualify if a principal reason for attending the school is to overcome or alleviate the disability. (Ordinary education must be an incidental component.) This includes teaching Braille to a person with a visual impairment, teaching lip reading to a person with a hearing disability, and remedial language training to correct a condition caused by a birth defect. If a child is at a school because the courses and disciplinary |

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| | | methods have a beneficial effect on the child's attitude, the expenses won't qualify unless the availability of medical care in the school is a principal reason for sending the child there. See also Schools and education, residential and Pre-payments . |
| Scooter, electric |  Potentially qualifying expense | Will only qualify if used to relieve sickness or disability. To show that the expense is primarily for medical care, a note from a medical practitioner recommending it to treat a specific medical condition is normally required. |
| Screening tests |  Qualifying expense | Will qualify if the tests are used for medical diagnoses. Examples include hearing, vision, cholesterol, and COVID-19 screenings. See also Body scans and Diagnostic items/services . |
| Service animal, to assist individual with mental health disabilities |  Potentially qualifying expense | Expenses of buying, training, and maintaining a service animal to assist an individual with a mental health condition may qualify if the individual can show that he or she is using the service animal primarily for medical care to alleviate a mental health condition and would not have paid the expenses but for the defect or illness. While IRS authority applies the "but for" standard, application of a standard that is stricter than that applicable for physical conditions may fail to comply with mental health parity requirements, which will apply if the health FSA is not an excepted benefit. See also Guide dog and Veterinary fees . |
| Shampoos |  Not a qualifying expense | Generally won't qualify. See Cosmetics and Toiletries . |
| Shaving cream or lotion |  Not a qualifying expense | See Cosmetics and Toiletries . |
| Shipping and handling fees |  Qualifying expense | Shipping and handling fees incurred to obtain an item that constitutes medical care (e.g., drugs or medicine) are inextricably linked to the cost of the medical care and therefore qualify. |
| Sinus medications (Examples: Sinutab, Sudafed) |  Qualifying expense | See also Nasal strips or sprays . |
| Skin moisturizers |  Not a qualifying expense | See Cosmetics and Toiletries . |
| Sleep-deprivation treatment |  Qualifying expense | Probably qualifies if the person is under the care of a medical practitioner. |
| Smoking-cessation medications |  Qualifying expense | Amounts paid for drugs used to stop smoking would qualify. See also Nicotine gum or patches . |
| Smoking-cessation programs |  Qualifying expense | Amounts paid for a smoking-cessation (stop-smoking) program would qualify. See Smoking-cessation medications . |
| Soaps |  Not a qualifying expense | Generally won't qualify. See Cosmetics and Toiletries . |
| Special foods |  Potentially qualifying expense | Will qualify if prescribed by a medical practitioner to treat a specific illness or ailment and if the foods do not substitute for normal nutritional requirements. Food modified for special diets (e.g., gluten-free) may also qualify, but only to the extent that the cost of the special food exceeds the cost of commonly available versions of the same product. To show that the expense is primarily for medical care, a note from a medical practitioner recommending it to treat a specific medical condition is normally required. See also Infant formula . |
| Special home, for person with a mental health disability |  Potentially qualifying expense | The cost of keeping a person with a mental health disability in a special home (not a relative's home) on a psychiatrist's recommendation to help that person adjust from life in a mental hospital to community living may qualify. Schools and education, residential . |
| Speech therapy |  Qualifying expense | |
| Sperm, storage fees |  Potentially qualifying expense | Fees for temporary storage might qualify, but only to the extent necessary for immediate conception. Storage fees for undefined future conception probably aren't considered to be for medical care. "Temporary" is not defined; however, one consideration might be whether it is stored and used within the same year. See also Fertility treatments ; Eggs and embryos, storage fees ; Surrogate or gestational carrier expenses ; and Pre-payments . |
| Spermicides |  Qualifying expense | See Contraceptives . |
| St. John's Wort | Potentially qualifying expense | Will qualify if used primarily for medical care (for example, to treat a diagnosed medical condition such as depression); won't qualify if |

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| |  | used 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 is normally required. |
| Stem cell, harvesting and/or storage of |  Potentially qualifying expense | Might qualify if there is a specific and imminent medical condition that the stem cells are intended to treat. For example, the cost of harvesting and storing stem cells because a newborn has a birth defect and the stem cells would be needed in the near future might be allowable. But collection and storage indefinitely, just in case an item might be needed, is not medical care. See DNA collection and storage ; Pre-payments and Umbilical cord blood storage . |
| Sterilization procedures |  Qualifying expense | Sterilization expenses include the cost of a legally performed operation to make a person unable to have children. See also Vasectomy . |
| Stop-smoking program |  Qualifying expense | See Smoking-cessation programs . |
| Student health fee |  Potentially qualifying expense | A fee that is simply the cost of belonging to the program won't qualify. Expenses for specific medical services might qualify. |
| Sunburn creams and ointments, medicated (Example: Solarcaine) |  Qualifying expense | Will qualify if used to treat a sunburn (and not as regular skin moisturizers). See also Sunscreen . |
| Sunglasses |  Potentially qualifying expense | Prescription sunglasses would qualify. Allowable amounts include the expenses of eye examinations, eyeglasses, and lenses needed for medical reasons. It is unclear whether nonprescription sunglasses or clip-on sunglasses recommended by a physician to alleviate an eye condition would qualify. |
| Sun-protective (SPF) clothing |  Potentially qualifying expense | Won't qualify if used to maintain general health or for other personal reasons. May qualify if used to treat or alleviate a specific medical condition (e.g., melanoma) and if the expense would not have been incurred "but for" the condition, but only the excess cost of the specialized garment over the cost of ordinary clothing will qualify. 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 Sunscreen and Sunscreen, cosmetics or similar products with . |
| Sunscreen (excluding cosmetics or similar products containing sunscreen) |  Qualifying expense | There is no official guidance, but an IRS official has informally commented that sunscreen will likely qualify as a medical care expense because its sole purpose is to prevent sunburn. Some plans may take a more cautious approach, for example, by reimbursing only products at or above a specified SPF (e.g., 15, due to FDA guidance). See also Sunscreen, cosmetics or similar products with and Suntan lotion without sunscreen . |
| Sunscreen, cosmetics or similar products with |  Potentially qualifying expense | There is no official guidance, but an IRS official has informally commented that the excess cost of the version of the item with the sunscreen over the cost of the regular item would probably qualify. Some plans may take a more cautious approach, for example, by not reimbursing the excess cost of items with a sunscreen component, or by reimbursing only products at or above a specified SPF (e.g., 15, due to FDA guidance). See also Sunscreen and Suntan lotion without sunscreen . |
| Suntan lotion without sunscreen |  Not a qualifying expense | Suntan lotion and similar products without sunscreen generally won't qualify. See also Sunscreen and Sunscreen, cosmetics or similar products with . |
| Supplies to treat medical condition |  Qualifying expense | Will qualify if the medical supply is used to diagnose or treat a specific medical condition and isn't a personal comfort item. See also Bandages and Crutches . |
| Support braces |  Qualifying expense | Will qualify if used for injured or weakened body parts. |
| Surgery |  Qualifying expense | Generally will qualify. See Operations . |
| Surrogate or gestational carrier expenses |  Not a qualifying expense | Such expenses generally won't qualify, even if they are for medical care of the surrogate/gestational carrier or her unborn child. The procedure must be performed upon the participant, spouse, or another individual whose expenses are eligible for tax-free reimbursement in order to be medical care. See also Fertility treatments ; Egg donor fees ; Eggs and embryos, storage fees ; Legal fees in connection with fertility treatments ; and Sperm, storage fees . |

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| Swimming lessons |  Potentially qualifying expense | Such expenses generally won't qualify, but there are some exceptions. See Dancing lessons . |
| Swimming pool maintenance |  Potentially qualifying expense | Such expenses generally won't qualify if the swimming pool is used for recreation. However, if the swimming pool is used primarily for medical care by someone who has been diagnosed with a medical condition and a medical practitioner has substantiated that the pool is part of the medical treatment, then the cost of maintaining the pool might qualify. See also Capital expenses . |
| T | Glossary Back to the Top | Browse by letter: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z |
| Expense | Is expense a qualifying expense? | Comments and special rules |
| Tanning salons and equipment |  Not a qualifying expense | See Cosmetic procedures . In rare cases, they might qualify if recommended for a specific medical condition (such as a skin disorder), so long as there is no personal element or use of the equipment by other family members. |
| Taxes on medical items and services |  Qualifying expense | Such expenses generally will qualify to the extent that the tax is imposed on qualified medical care items or services. This includes local sales, service, and other taxes. |
| Teeth whitening |  Not a qualifying expense | Won't qualify if tooth discoloration is simply the result of aging or other natural processes and the whitening is done for cosmetic purposes. But if tooth discoloration (rising to the level of a deformity) was caused by disease, birth defect, or injury, expenses for teeth whitening might qualify. See Cosmetic procedures . |
| Telemedicine, medical practitioner's fee for |  Qualifying expense | Will qualify so long as the consultation's purpose is to obtain advice to diagnose, treat, or mitigate a medical condition and the practice is legal in the applicable state or other locality. See Online or telephone consultation, medical practitioner's fee for . |
| Telephone equipment for persons with hearing or speech disabilities |  Qualifying expense | The expenses of buying and repairing special telephone equipment that lets a person who is deaf, hard of hearing, or has a speech disability communicate over a regular telephone will qualify. This includes teletypewriter (TTY) and telecommunications device for the deaf (TDD) equipment. See Capital expenses . |
| Television for persons with hearing disabilities |  Qualifying expense | Equipment that displays the audio part of television programs as subtitles for a person with a hearing disability will qualify. But the amount that qualifies is limited to the excess of the cost over the cost of the regular item. For example, the cost of a specially equipped television qualifies only to the extent that it exceeds the cost of a regular model. See Capital expenses . |
| Therapy |  Potentially qualifying expense | Depends on the type and purpose of the therapy. Will qualify if provided for medical care (and not just for the general improvement of mental health, relief of stress, or personal enjoyment). See entries throughout the Table for various types of therapy and counseling; see also Schools and education, residential . |
| Thermometers |  Qualifying expense | Will qualify if for medical use. See Supplies to treat medical condition . |
| Throat lozenges (Examples: Cepacol, Chloraseptic) |  Qualifying expense | See also Cough suppressants . |
| Toiletries |  Not a qualifying expense | A toiletry is an article or preparation that is used in the process of dressing and grooming oneself. Examples include toothpaste, shaving cream or lotion, and cologne. See also Cosmetics . |
| Toothache and teething pain relievers (Examples: Anbesol, Orajel) |  Qualifying expense | |
| Toothbrushes |  Not a qualifying expense | Won't qualify even if a dentist recommends special ones (such as electric or battery-powered) to treat a medical condition like gingivitis. Toothbrushes are items that are used primarily to maintain general health—a person would still use one even without the medical condition. Thus, they are not primarily for medical care. See Toiletries and Cosmetics . |
| Toothpaste | Not a qualifying expense | Generally won't qualify. However, the excess cost of a special |

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| |  | toothpaste that is recommended to treat a specific medical condition might qualify. In addition, topical creams or other drugs (e.g., fluoride treatment) used to treat a medical condition would qualify, so long as they are primarily for medical care. See Cosmetics ; Dental services and procedures ; Drugs and medicines ; Fluoride rinses ; and Toiletries . |
| Transplants |  Qualifying expense | Includes surgical, hospital, and laboratory services as well as transportation expenses for organ donors. |
| Transportation costs of individuals with disabilities commuting to and from work |  Not a qualifying expense | The costs of commuting to and from work are personal expenses and not expenses for medical care, even for persons with disabilities. However, the costs incurred for transportation to and from work may be medical expenses if the employment itself is explicitly prescribed as therapy to treat a medical condition. |
| Transportation to and from a medical conference |  Potentially qualifying expense | See Medical conference admission, transportation, meals, etc. |
| Transportation expenses for person to receive medical care |  Qualifying expense | Will qualify if the transportation is primarily for and essential to medical care. Includes car and rental car expenses; bus, taxi, rideshare, train, plane, and ferry fares; and ambulance services. Note that rental car expenses are limited to the portion attributable to the medical appointment or other care. Instead of actual car expenses, a standard mileage rate (18 cents per mile for January 1- June 30, 2022, and 22 cents per mile beginning July 1, 2022) for use of a car to obtain medical care is allowed. Parking fees and tolls can also qualify. |
| Transportation of someone other than the person receiving medical care |  Potentially qualifying expense | Will qualify in some cases. Transportation expenses of the following persons will qualify: (1) a parent who must go with a child who needs medical care; (2) a nurse or other person who gives injections, medications, or other treatment required by a patient who is traveling to get medical care and is unable to travel alone; and (3) an individual who travels to visit a mentally ill dependent, if such visits are recommended as part of treatment. See Transportation expenses for person to receive medical care and Lodging not at a hospital or similar institution . |
| Treadmill |  Potentially qualifying expense | See Exercise equipment or programs and Capital expenses . |
| Tuition for special-needs program |  Potentially qualifying expense | Will qualify if the primary purpose is for medical care. Includes reading program for dyslexia. See Learning disability, instructional fees ; Schools and education, residential/special and Pre-payments . |
| Tuition evidencing separate breakdown for medical expenses |  Qualifying expense | Will qualify to the extent that charges for medical expenses are separately broken down in a bill for tuition for a college or private school and are for specific qualified medical services/items that have been incurred/obtained (and are not premiums for medical care generally). See Student health fee and Insurance premiums . |
| U | Glossary Back to the Top | Browse by letter: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z |
| Expense | Is expense a qualifying expense? | Comments and special rules |
| Ultrasound, prenatal |  Potentially qualifying expense | Will qualify if used as a diagnostic tool to determine fetal health and development. Won't qualify if for other purposes (e.g., to obtain prenatal snapshots). See also Genetic testing . |
| Umbilical cord blood storage |  Potentially qualifying expense | Collection and storage as a precaution to treat a disease or condition that might possibly develop in the future, just in case it is needed, is not medical care. But might qualify if there is an existing or imminently probable disease that the umbilical cord blood is intended to treat. For example, the cost of storing cord blood where a newborn has a birth defect and where the cord blood would be needed in the near future might qualify. See also Blood storage; Stem cell, harvesting and/or storage of ; and Pre-payments . |
| Usual and customary charges, excess |  Qualifying expense | Medical expenses in excess of an insurance plan's usual, customary, and reasonable charges qualify if the underlying expense is for medical care. |
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| Expense | Is expense a qualifying | Comments and special rules |

| | expense? | |
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| Vaccines |  Qualifying expense | See Immunizations . |
| Varicose veins, treatment of |  Potentially qualifying expense | Such expenses generally won't qualify if the procedure merely improves appearance and doesn't meaningfully promote the proper function of the body or prevent or treat illness or disease. May qualify if the procedure promotes the proper function of the body or prevents or treats an illness or disease. To show that the expense is primarily for medical care, a note from a medical practitioner recommending it to treat a specific medical condition is normally required. See Cosmetic procedures . |
| Vasectomy |  Qualifying expense | See Sterilization procedures . |
| Vasectomy reversal |  Qualifying expense | |
| Veneers |  Not a qualifying expense | Such expenses generally won't qualify, as veneers are used primarily for cosmetic purposes. See Cosmetic procedures and Teeth whitening . |
| Veterinary fees |  Potentially qualifying expense | Will qualify if the veterinary fees are incurred for the care of a guide dog or other animal used by a person with a disability. Otherwise, no. |
| Viagra |  Qualifying expense | Will qualify if prescribed by a physician to treat a medical condition. See Drugs and medicines . |
| Vision correction procedures |  Qualifying expense | Medical procedures that correct vision, including laser procedures such as Lasik and radial keratotomy, qualify. See also Laser eye surgery , Lasik and Radial keratotomy . |
| Vision discount programs |  Not a qualifying expense | Such expenses generally won't qualify. See Insurance premiums . In contrast, expenses for actual medical treatment (such as an eye exam) generally will qualify. |
| Vitamins |  Potentially qualifying expense | Won't qualify if used to maintain general health. But under narrow circumstances, vitamins might qualify if recommended by a medical practitioner for a specific medical condition (for example, a prescribed dosage of Vitamin B-12 daily to treat a specific vitamin deficiency). 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 Prenatal vitamins ; Dietary supplements ; and Special foods . |
| W | Glossary Back to the Top | Browse by letter: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z |
| Expense | Is expense a qualifying expense? | Comments and special rules |
| Walkers |  Qualifying expense | Will qualify if used to relieve sickness or disability; includes related supplies. |
| Walking aids (e.g., canes, crutches, rollators, and walkers) |  Qualifying expense | Will qualify if used to relieve sickness or disability; includes related supplies. |
| Wart remover treatments (Examples: Compound W, FreezeAway) |  Qualifying expense | Although not addressed in IRS guidance, we believe such products are for the treatment of a disease and thus would qualify as medical care. |
| Weight-loss programs and/or drugs prescribed to induce weight loss |  Potentially qualifying expense | Weight-loss programs will qualify if recommended by a medical practitioner to treat a specific medical condition (such as obesity, heart disease, or diabetes) and not simply to improve general health. However, food associated with a weight-loss program (such as special pre-packaged meals) would not qualify, since it just meets normal nutritional needs. To show that the expense is primarily for medical care, a note from a medical practitioner recommending it to treat a specific medical condition is normally required. Over-the-counter (OTC) medicines must be prescribed if incurred before 2020. See Diet foods ; Drugs and medicines ; Exercise equipment or programs ; Health club fees ; Pre-payments ; and Special Foods . |
| Wheelchair |  Qualifying expense | If used to relieve sickness or disability, amounts you pay for a wheelchair or autoeette and its repair and upkeep will qualify. Wheelchair cushions will also qualify as a necessary accessory to the wheelchair. |
| Wigs |  Potentially qualifying expense | Might qualify if the wig is prescribed by a physician for the mental |

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| |  | health of a patient who has lost all of his or her hair from disease or treatment (e.g., chemotherapy or radiation). |
| Wipes, for cleaning and disinfecting external (i.e., non-bodily) surfaces (Examples: Clorox, Lysol) |  Not a qualifying expense | May qualify if wipe can also be used for bodily cleansing, so long as it is used to treat or alleviate a specific medical condition, and if the expense would not have been incurred but for the condition. A note from a medical practitioner recommending the item to treat a specific medical condition (or if applicable, to prevent a specific and imminent illness) is normally required. See also COVID-19-related personal protective equipment (PPE) and Hand sanitizer or hand-sanitizing wipes . |
| Wipes and cleansers, for personal (e.g., perineal) use (Examples: Dude Wipes, Cottonelle) |  Potentially qualifying expense | May qualify if used to treat or alleviate a specific medical condition (e.g., hemorrhoids) and if the expense would not have been incurred but for the condition. Won't qualify if used for general health purposes or other personal reasons (e.g., as a toiletry). A note from a medical practitioner recommending the item to treat a specific medical condition is normally required. COVID-19-related personal protective equipment (PPE) and Hand sanitizer or hand-sanitizing wipes . |
| Wound care |  Qualifying expense | |
| X | Glossary Back to the Top | Browse by letter: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z |
| Expense | Is expense a qualifying expense? | Comments and special rules |
| X-ray fees |  Qualifying expense | Will qualify if the X-rays are performed for medical reasons. |
| Y | Glossary Back to the Top | Browse by letter: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z |
| Expense | Is expense a qualifying expense? | Comments and special rules |
| Yeast infection medications (Examples: Gyne-Lotrimin, Monistat) |  Qualifying expense | |
| YMCA day camp |  Not a qualifying expense | Such expenses at a YMCA or similar facility generally won't qualify. However, if a camp is a special program that is therapeutic and treats a specific disability, then the expense might qualify. To the extent attributable to a qualifying individual under a dependent care assistance program (DCAP), such expenses might be reimbursable under a DCAP if applicable rules are met (but the same expenses may not be reimbursed under a health FSA, HRA, or HSA and a DCAP—there is no "double-dipping" allowed). |
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| Term | Definition | |
|  Qualifying Expense | These are services/items that are generally known to be incurred/obtained primarily for medical care; in other words, they are services/items that practically no one would incur or obtain unless they had a medical condition that prompted the expenditure. These "primarily medical" services/items are the types of expenses that normally qualify for reimbursement under a health FSA or HRA or for a tax-free distribution from an HSA if other health FSA, HRA, or HSA requirements are met. We identify these primarily medical services/items with a green icon to show that they are normally given the "green light"; they normally qualify. | |
|  Potentially qualifying expense | Often referred to as "dual-purpose" expenses, these expenses are generally known to be used for both a medical purpose and a personal, cosmetic, or general health purpose. These expenses qualify for reimbursement under a health FSA or HRA or a tax-free distribution from an HSA only if there is appropriate proof that the item or service was incurred or obtained primarily for medical care. In most cases, participants must show that the item or service is recommended by a medical practitioner to treat a specific medical condition. In this table, we identify services/items in this category with a yellow caution icon, showing that one must proceed with caution in determining whether the service/item qualifies. | |
| Not a qualifying expense | These are services/items in one of the following two categories: • Items or services that are generally known to be incurred or obtained primarily for personal, cosmetic, or general health purposes and not primarily for medical care. These "primarily personal" expenses almost never qualify for reimbursement from a health FSA or HRA or for a tax-free distribution from an | |

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| <p>X</p> | <p>HSA. Expenses in this category theoretically could qualify in the extremely rare case where an individual can overcome a strong presumption of nonqualification and prove that, based on all the facts and circumstances and taking into account the prevailing IRS guidance, the item or service was incurred or obtained primarily to treat an existing medical condition diagnosed by a medical practitioner.</p> <ul style="list-style-type: none"> • Items or services for which reimbursement is not allowed under statutory or regulatory provisions governing health FSAs, HRAs, or HSAs, even if they might seem to be for medical care (for example, insurance premiums cannot be reimbursed by a health FSA). <p>In this table, we identify services/items in these two categories with a red X, showing that the services/items normally do not qualify.</p> |
| <p>Health FSA</p> | <p>A health flexible spending arrangement (health FSA) is an employer-sponsored plan under which participants may obtain reimbursement for medical expenses that are not reimbursed through insurance or any other arrangement. Health FSAs are typically funded with employee pre-tax salary reductions and/or employer flex credits. For more information about Health FSAs, see IRS Publication 969 ("Health Savings Accounts and Other Tax-Favored Health Plans").</p> |
| <p>HRA</p> | <p>A health reimbursement arrangement (HRA) is an employer-funded arrangement under which participants can be reimbursed for certain medical expenses up to a specified maximum amount per year. For more information about HRAs, see IRS Publication 969 ("Health Savings Accounts and Other Tax-Favored Health Plans").</p> |
| <p>HSA</p> | <p>A health savings account (HSA) is an account established by an eligible individual covered by a high-deductible health plan that meets the requirements of Internal Revenue Code § 223 and enables the account-holder to pay for qualified medical expenses on a tax-favored basis. For more information about HSAs, see IRS Publication 969 ("Health Savings Accounts and Other Tax-Favored Health Plans").</p> |