



COVID-19 UPDATE: CARE ACT

As the COVID-19 pandemic continues, we have received and reviewed many of your concerns. Just as you are learning to adapt and adjust, FBA is doing the same, and we are still dedicated to being a trusted source for you. The Coronavirus Aid, Relief and Economic Security Act (CARES) has permanently reinstated some over-the-counter products as eligible expenses for Health Savings Accounts (HSA), Flexible Spending Accounts (FSA) and Health Reimbursement Arrangement (HRA) funds without a prescription. This reverses the laws previously put into place by the Affordable Care Act (ACA) almost 10 years ago making these items only eligible with a prescription. This change is retroactive to January 1, 2020. With regards to HSA(s) and payments for Telehealth, the CARES Act will now allow for payments for remote care services to be permitted, below the deductible, in an HSA plan. This means that Telehealth expenses could be covered pre-deductible without damaging HSA eligibility. As the rules and definitions of what defines “other remote care services” within the CARES Act become more clearly defined we will provide updated information. This provision is effected for qualified purchases made after December 31, 2019. Participants may submit claims for reimbursement for purchases between that date and when this law passed. As more information and clarifications continue to come out we will continue to update you. Below are points that need to be reiterated.

- Until merchants update their code list, our benefits cards will not work.
- Participants may pay out of pocket and later file a manual claim for reimbursement.
- Certain Dual-purpose items may still require a prescription.

Some OTC items listed that previously required a prescription but no longer need one include:

Antibiotics
Acid Controllers
Anti-Gas Products
Anti-Parasitic Treatments
Cold Sore Remedies
Digestive Aids
Hemorrhoid Preps
Motion Sickness
Respiratory Treatments
Stomach Remedies
Allergy & Sinus Medication
Anti-Diarrheals
Baby Rash Ointments & Creams
Cough, Cold & Flu
Feminine Anti-Fungal & Anti-Itch
Laxatives
Pain Relievers
Sleep Aids & Sedative