

# Medical Expenses- Qualified & Non-Qualified

Health Savings Accounts are health care financing programs that enable insureds to be reimbursed for qualified medical care expenses. Qualified expenses are defined under Section 213(d) of the IRS Code.

Medical care expense is defined as amounts paid for the diagnosis, cure, treatment or prevention of disease, and for treatments affecting any part or function of the body. Medical care expenses must be primarily to alleviate or prevent a physical or mental defect or illness.

Below are examples of both qualified and non-qualified medical expenses. For additional information, refer to IRS Publication 502 titled "Medical and Dental Expenses", Catalog Number 15002Q. The publication is available at the IRS website, [www.irs.gov](http://www.irs.gov), or by calling 800-TAX-FORM.

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## Examples of Qualified Medical Expenses

- Acupuncture
- Alcoholism
- Ambulance
- Artificial limbs or prostheses
- Artificial teeth
- Bandages
- Birth control pills (by prescription)
- Braces
- Braille books and magazines
- Breast reconstruction surgery
- Car-special hand controls or equipment to accommodate a disabled person
- Chiropractor
- Christian Science practitioner
- Contact lenses and cleaning solutions
- Crutches
- Dental treatment
- Dentures
- Dermatologist
- Diagnostic devices (blood sugar test kit)
- Drug addiction treatment
- Eyeglasses
- Eye surgery (laser or radial keratotomy)
- Fertility enhancement
- Guide dog or assistance animal
- Hearing aids and batteries
- Home care
- Home improvements to accommodate a disabled person
- Hospital services
- Laboratory fees
- Lead-based paint removal
- Legal abortion
- Lodging (away from home for prescribed outpatient care)
- Long-term care premiums (certain limits apply)
- Long-term care services
- Nonprescription drugs
- Nursing home
- Nursing services (including board and meals)
- Ophthalmologist
- Optician
- Optometrist
- Organ transplant (including donor's expenses)
- Osteopath
- Oxygen and oxygen equipment
- Physician services
- Podiatrist
- Prescription drugs
- Psychiatric care
- Psychoanalysis
- Psychologist
- Special home for the mentally retarded
- Special school costs for the handicapped
- Sterilization
- Surgery
- Stop-smoking programs (physician prescribed)
- Telephone or TV equipment to assist the hearing impaired
- Therapy
- Transportation (primarily for and essential to medical care)
- Vasectomy
- Weight loss programs to treat an existing disease
- Wheelchair
- X-rays

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## Examples of Non-Qualified Medical Expenses

- Baby-sitting and childcare for a normal, healthy baby
- Controlled substances
- Cosmetic surgery and procedures (unless for deformity)
- Cosmetics, hygiene products and similar items
- Dancing lessons
- Diaper service
- Domestic help
- Electrolysis or hair removal
- Funeral, cremation or burial expenses
- Future medical care
- Hair transplant
- Health club dues
- Health coverage tax credit
- Illegal operations and treatments
- Insurance premiums
- Maternity clothes
- Nonprescription drugs and medicines
- Nutritional supplements
- Premiums for life insurance, income protection, disability, loss of limbs, sight or similar benefits
- Swimming lessons
- Teeth whitening
- Veterinary fees
- Weight-loss program