

# HSAs and Qualified Medical Expenses

Health savings account (HSA) funds can pay for any “qualified medical expense,” even if the expense is not covered by your high deductible health plan.

- If the money from the HSA is used for qualified medical expenses, then the money spent is tax-free.

## What is considered a qualified medical expense?

- The expense must be primarily for the prevention or alleviation of a physical or mental defect or illness. Over-the-counter medications purchased without a prescription are not qualified expenses, with the exception of insulin.
- A partial list is provided in the Internal Revenue Service document, Publication 502 ([www.irs.gov](http://www.irs.gov)).

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