

MENSTRUAL CARE

The CARES Act extended the list of HSA-, HRA- and FSA-qualified expenses to include menstrual care products. We're making updates to extend these provisions to you.

What does this mean for you?

Because women can now purchase menstrual care products directly with health account funds, they can save money on taxes and use their regular income on other necessities.

Frequently asked questions (FAQ)

Q: What products are included in the new rule about menstrual products?

A: The IRS lists tampons, pads, liners, cups, sponges or similar products used by individuals with respect to menstruation. Note: Feminine hygiene products are not covered under the CARES Act (e.g., feminine moisturizers, feminine powders/deodorants).

Q: How does the CARES Act impact menstrual care products?

A: Previously, menstrual care products were considered personal hygiene products and not qualified medical expenses. The CARES Act now allows members to use health account funds to pay for menstrual care products directly.

Q: When do the new provisions start and how long will they last?

A: The changes are retroactive to January 1, 2020. There is no listed expiration date on the provision, meaning the change is likely permanent.

Q: Which health accounts are impacted by this new change?

A: The new rules apply to health savings accounts (HSAs), flexible spending accounts (FSAs) and health reimbursement arrangements (HRAs).

Q: Can I submit claims now for menstrual products?

A: Yes. Our claims team can accept manual claims for menstrual care products incurred on or after January 1, 2020. (in the case of an HSA, they apply to amounts paid on or after January 1, 2020).

Please note: Our websites and member portals have not yet been updated, so you may not find these products on eligible expense lists at this time.

Q: Will prior denied claims that are now eligible be reprocessed automatically?

A: Prior denied claims will not be re-processed automatically, but you can resubmit a claim for a newly eligible product that was previously denied, as long as the expense was incurred on or after January 1, 2020 and not reimbursed under another plan or program.

Note: Claims for menstrual products purchased before January 1, 2020 are not eligible.

Q: Can members use their health debit cards now to purchase menstrual care products?

A: Not yet, but the industry is working as quickly as possible to ensure you can soon. The organization that manages the nationwide Eligible Products list used by stores and websites is currently updating its list to include OTC drugs and medicines and menstrual care products. Merchants like [HSA Store](#) and [FSA Store](#) have loaded the list and have a number of eligible products available for sale on their website. Once other merchants upload the list, cards and other applicable payment methods will allow for auto-substantiation at the point of sale in most cases. You can also pay out-of-pocket and submit receipts for reimbursement.