

# HSA Eligible Medical Expenses

Below is a quick reference list of eligible medical expenses that can be reimbursed from your health savings account (HSA). Eligible medical expenses are described in Section 213(d) of the Internal Revenue Code.

This list is not all-inclusive. The IRS occasionally modifies the list. For a complete list of HSA eligible medical expenses, please see the [IRS Web site](#). Blue Cross and Blue Shield of New Mexico does not provide tax advice. For tax advice, please consult your tax advisor.

## Eligible medical expenses may include:

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### Medical Procedures – Treatments – Equipment – Insurance

- Acupuncture
- Alcoholism or drug dependency treatment
- Anesthesiologist
- Blood pressure monitoring kits
- Chiropractor and osteopath
- Coinsurance (only the percentage not paid by your health plan)
- Contraceptives, including birth control pills, condoms, and spermicidal products
- Cosmetic surgery/procedure that treats a deformity caused by an accident or trauma, disease, or abnormality at birth
- Crutches
- Deductibles and copayments for health care (e.g., medical, dental, and vision)
- Denture supplies
- Dermatological procedures
- Diabetic supplies (e.g., monitor, pump, glucose kit, test strips, and lancets)
- Flu shots
- Hospital services
- Incontinence supplies
- Infertility treatment
- Legal fees directly related to commitment of mentally ill person
- Nursing services for care of a specific medical ailment
- Obstetrical and gynecological procedures
- Occupational therapy
- Ovulation and pregnancy tests
- Oxygen equipment and oxygen used to relieve breathing problems that result from a medical condition
- Physical therapy
- Psychotherapist, psychiatrist, and psychologist
- Routine/preventive physicals

- Smoking cessation programs
- Speech therapy
- Sterilization and reversed sterilization
- Surgery (excluding unnecessary cosmetic surgery)
- Vaccinations/immunizations
- Weight-loss programs prescribed to treat a medical condition (e.g., obesity)
- X-ray

### Over-the-Counter Drugs

- Allergy and asthma medicines
- Cold relief
- Cold sore
- Diabetic treatment
- Eye and ear treatment
- Foot treatment
- Hemorrhoid relief
- Lice treatment
- Pain relievers
- Smoking cessation
- Stomach remedies (e.g., antacid, and anti-diarrheal)
- Toothache
- Topical products
- Wart treatment
- Yeast infection

### Dental – Hearing – Vision

- Artificial teeth/dentures
- Braces, orthodontic services
- Contact lenses and cleaning solutions
- Corrective eye surgery, including radial keratotomy
- Dental treatment
- Eyeglasses
- Hearing aids, batteries for operation of hearing aids, and hearing aid repairs
- Optometrist or ophthalmologist fees

### Assist Disabled – Miscellaneous

- Artificial limbs

- Braille books and magazines in excess of cost of regular editions
- Cost of note-taker for a deaf child in school
- Expenses connected with donating an organ
- Excess costs of specifically equipping an automobile for a disabled person over the costs of ordinary automobile; devise for lifting a disabled person into automobile
- Guide dog or other animal for visually or hearing impaired (includes purchase, training, and care)
- Household visual alert system for hearing impaired
- Lodging expenses (not provided in a hospital or similar institution) not to exceed \$50 per night per individual while away from home if the lodging is primarily for and essential to medical care provided by a doctor
- Long-term care (for medical expense and premiums)
- Shipping, handling, delivery charges, and sales tax for eligible expenses
- Social Security tax paid with respect to wages of a qualified nurse's service
- Transportation expenses primarily for and essential to medical care, including mileage, bus, taxi, train/plane fares, ambulance services, parking fees, and tolls
- Walkers, crutches, and canes
- Wheelchair or autoette including cost of operating/maintaining

### Premiums

- Regular premiums
- Medicare premiums

### Copays

- Doctor office visit copays, etc.
- Rx copays
- Vision or dental copays

## Ineligible medical expenses may include:

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- Advance payment for future medical care
- Athletic club membership
- Babysitting or child care for a normal, healthy baby/child
- Bottled water
- Boarding school fees
- Cosmetic surgery and procedures
- Cosmetics, hygiene products, and similar items (e.g., shampoo, face cream, lip balm, suntan lotion, etc.)
- Diaper service
- Electrolysis or hair removal
- Funeral, cremation, or burial expenses
- Hair coloring or transplants
- Household help or cleaning service
- Illegal operations or treatments
- Maternity clothes
- Meals
- Nutritional supplements
- Non-prescription medicines other than those used exclusively for medical purposes (e.g., vitamins, fiber supplements, diet supplements, and herbs)
- Personal use items (e.g., toothpaste, toothbrush, etc.)
- Swimming lessons
- Tanning salons and equipment
- Teeth whitening
- Travel for general health improvement

*See the IRS Web site for more information and a complete list of ineligible expenses (services and supplies that cannot be reimbursed from your HSA).*



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