

APRIL 6, 2020

BCC COMPLIANCE UPDATE FOR FSA, HSA, AND HRA PLAN SPONSORS: CARES ACT

On March 27, 2020, President Trump signed The Coronavirus Aid, Relief and Economic Security (CARES) Act into law. The CARES Act includes important provisions that make over-the-counter (OTC) medicines and menstrual products HSA, FSA, and HRA-eligible along with provided coverage for telehealth services.

OTC DRUGS AND MEDICINES, AND MENSTRUAL CARE PRODUCTS

OTC drugs and medicines are now eligible for reimbursement from Healthcare FSAs, HSAs, and 213(d) HRAs*, without a prescription. In addition, menstrual products are now considered a qualified medical expense. These changes are effective for purchases made after December 31, 2019. If you previously purchased OTC medicines or menstrual products after December 31, 2019, you can submit a request for reimbursement, along with your itemized receipt, to BCC.

There may be a period when your FSA/HSA/HRA Debit Card will not immediately work for these purchases. The Special Interest Group for IIAS Standards (SIGIS) is working to add OTC medications and menstrual care products to the list of expenses that are automatically substantiated at the point of sale when using the debit card. Until these products are added, you will need to purchase these items with your personal funds and submit a request for reimbursement along with your itemized receipt.

We expect merchants to start adopting changes for OTC items around April 15 and menstrual care products around May 15. However, merchants may take up to a month to complete the changes that allow consumers to purchase these items with a card swipe.

Due to the haste of this change, updated educational materials are not yet available but are being developed by your BCC Team, as well as the [FSA](#) and [HSA](#) Store. These online stores are accessible for researching and purchasing FSA and/or HSA eligible items. Direct links to these stores are also found within a participant's SmartCare portal. Once updated materials are available, they will be provided to you from your Plan Sponsor, updated into your SmartCare portal, and be reflected in the FSA and HSA Stores.

** Some HRA Plan Designs may not be affected by the CARES Act, with OTC drugs/medicines and menstrual products remaining ineligible expenses. Please refer to your plan documents or HR Department for guidance.*

CLAIMS SUBMISSION & REIMBURSEMENT IS STILL FULLY FUNCTIONAL

Although there is currently a 3-4 day delay in processing claims submissions, with reimbursements following suit, BCC is still processing all incoming claims through all available submission methods:

- My SmartCare Portal: <https://www.mywealthcareonline.com/bccsmartcare/>
- My SmartCare App (free in iOS and Android app stores)
- E-mail: FSA-Claims@BCCBenefitSolutions.com
- Fax: 412-276-7185
- Mail: BCC, Attn: Claims
Two Robinson Plaza, Ste. 200
Pittsburgh, PA 15205

QUESTIONS?

If you have questions regarding the CARES Act that were not addressed above, please contact your BCC Representative.