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Purchase Eligible Products on Amazon with Your HSA or FSA

Online retailer Amazon recently announced that you can now use your flexible spending account (FSA) or health savings account (HSA) to purchase eligible medical products on its site. Amazon's FSA and HSA stores enable you to add your respective health payment card to the site and shop for your eligible products as you would shop for any other item.

What is an eligible expense?

You can use your health FSA or HSA to pay for or reimburse yourself for your own eligible medical expenses, as well as your spouse's and dependent's eligible medical expenses. Some examples of eligible medical expenses include bandages, eyeglasses and blood glucose monitors.

Your HSA or FSA may be used only on eligible medical expenses that are not reimbursed or covered by another source.

Will I be able to tell what products are and aren't eligible expenses?

HSA- and FSA-eligible products available on Amazon will display an "FSA or HSA Eligible" label on the product's page. However, not all health care products available on Amazon are eligible expenses. If you've registered your FSA or HSA payment card through Amazon, you will only be able to pay for the cost, tax and shipping of an eligible expense with your funds. You will be prompted to use a different card for any other expenses you may have in your cart.

If you're unable to register your health payment card on Amazon, you may still be able to register it as a credit card. While the site won't restrict what you can and can't buy, you can review the site's eligible expenses list and each product's details to make sure you're purchasing an eligible product.

How can I find receipts for recordkeeping purposes?

In most cases, you'll have to submit receipts and other proof that you purchased an eligible medical service or product in order to receive reimbursement. You can easily access your receipt and purchasing information by going to your account and reviewing your orders.

Where can I get more information about HSAs or FSAs?

For more information on your FSA or HSA, please contact your plan administrator.

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