



Health Care Reform Strikes Your Cafeteria Plan

Over-the-counter drugs and medicines

Hang in There!!



As the dust starts to settle under Health Care Reform and more detailed interpretations are forthcoming there are some unexpected results. Contrary to what was originally thought over-the-counter drugs and medicines will not be covered without a prescription beginning January 1, 2011, regardless of the plan year.

It was originally thought that plans that straddled January 1, 2011 would be able to cover over-the-counter drugs and medicines for their full plan year. What this now means is that your plan can only cover over-the-counter drugs and medicines until December 31, 2010.

However, there may be some planning opportunities. If you are taking over-the-counter drugs and medicines for a condition that now exists it should be easy to get a Doctor's prescription for these items. You might want to prepare for this in advance of your annual check-up by printing out a list of the items you are taking and listing next to each what is being treated; e.g. Claritin D—allergies; Excedrin—headaches, etc. Then ask your doctor to write a prescription that includes this list—he may want to reference the list in his prescription if it is long and also initial the list itself to confirm it. This is just a suggestion as we do not know at this point if there will be any specific requirements for the “prescription”. You may also want to be sure your supply of over-the-counter drugs and medicines is current by December 31st. If you have questions please call us at (800) 800-2090 or email us at www.pacificbenefits.com.