

My Health Care Toolkit

Tell Me About ... 

The OTC Drug Prescription Requirement

Starting January 1, 2011, a prescription will be required in order to be reimbursed for over-the-counter (OTC) drugs, such as Claritin, Advil, and Robitussin from your health care account. When consulting with your health care provider, please remember that the prescription must meet the respective state requirements and include the brand name of the drug (e.g., Zyrtec) or the drug's category (e.g., cetirizine). See the instructions below for details of how to file a claim for a prescribed OTC drug and the following FAQ for more information about the prescription requirement.



Tell Me About...

How to submit a claim for a prescribed OTC drug

1. Go to www.wageworks.com and log into your account.
2. Select the online claim form.
2. Fill in all the information requested on the form and submit.
3. If you have a Card transaction that requires verification, you will see an orange box that says "Submit Receipts for Health Care Card Use" on the right-hand side of the page under the "Manage My Accounts" menu. Click on it to access the form.
4. Review your receipt. If it includes the prescription number, it can be submitted without the prescription. If it does not include the prescription number, you will need to submit the prescription along with the receipt.
5. Scan receipts, prescriptions (if necessary), EOBs and other supporting documentation.
6. Attach supporting documentation to your claim by using the upload utility.

To speed processing, remember to save receipts that show exactly what you paid for, the amount, and date of service. Most claims are processed within one to two business days after they are received, and payments are sent shortly thereafter.

If you prefer to submit a paper claim by fax or mail, you can go to www.wageworks.com to download a Pay Me Back claim form and follow the instructions for submission.

Answers to commonly asked questions about the OTC Drug Prescription Requirement

Q. Does an OTC drug or medicine purchased before January 1, 2011 require a prescription in order to be reimbursed?

A. No. If you purchased an OTC drug or medicine prior to January 1, 2011 and would like to submit a claim during run out, you do not need to get or submit a prescription. Simply file the claim as before and make sure that the documentation includes the provider name, date of service, amount and patient name.

Q. What exactly needs to be submitted when filing a claim for an over-the-counter drug that requires a prescription?

A. When filing a claim for a prescribed over-the-counter drug, you need to submit either an itemized cash register receipt that includes the date, amount, provider name, OTC item and prescription number or the itemized receipt and a copy of the prescription.

Q. Will you accept a receipt that has a prescription number but no drug name?

A. Yes. It will be accepted as long as the prescription number, patient name and purchase date are present.

Quick Tips

For up-to-date information about the OTC drug prescription requirement, go to www.wageworks.com/healthcarereform

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Q. Can a single prescription be used more than once or for multiple purchases and/or claims?

A. Yes, but it depends on how the prescription is written. If the prescription indicates a one-time use, it can be used just that one time. If the prescription indicates that the medication is to be taken as needed, it can be used perpetually for up to one year from the date it was written. If the prescription treats a temporary condition, it will only be valid for 30 days.

Q. If I've already submitted a prescription for an expense, do I need to resubmit it with subsequent claims?

A. Yes, a prescription is required with every claim submission.

Q. Can I ask my doctor to write a single prescription for multiple over-the-counter items?

A. Yes, a single prescription can contain multiple categories or drug products, but will only be accepted for Pay Me Back claims. For best results, you should obtain a separate prescription for each item.

Q. Will you accept a prescription that indicates multiple refills?

A. Yes, a prescription with multiple refills is acceptable.

Q. How specific does a prescription need to be? For example, is "pain killer" sufficient?

A. The prescription does not have to be specific to a product or name brand. A general OTC category, such as ibuprofen, is sufficient. However, if the prescription is a specific brand or indicates "dispense as written," only the indicated brand name and dosage and count will be accepted.

Q. If a prescription contains a specific drug name, can it be applied to any over-the-counter drug in the same category? For example, what if the prescription states Prevacid and the item purchased is Zantac?

A. Yes, as long as the prescription is not written "dispense as written," substitute items in the same category will be accepted.

Q. Can I submit a Letter of Medical Necessity instead of a prescription?

A. No. Based on current guidance, a Letter of Medical Necessity will not satisfy the Rx requirement. The prescription must be issued pursuant to state prescribing laws.

Q. Can I use my WageWorks Health Care Card to purchase prescribed over-the-counter items?

A. Yes, if a valid prescription is presented at the time of purchase and the purchase is made at a pharmacy counter and dispensed as a prescription item. With the new law, OTC drugs and medicines have been removed from the list of eligible items that you can purchase with the Card at the general merchandise checkout counter. To use your Card at a pharmacy, you will need to present the prescription along with the OTC medicine to a pharmacist; the pharmacist then dispenses and processes the purchase of the OTC medicine in accordance with applicable law. If the pharmacy has an inventory system that meets industry standards (IIAS), then the purchase is classified as a prescription, and no further action is required. If a purchase is made at a non-IIAS pharmacy, then FSA and HRA participants will need to submit either the receipt listing an Rx number or the prescription along with a receipt detailing the purchase for verification and to avoid having the Card suspended.

Q. Can I submit a prescription that was written and filled in a foreign country?

A. Yes. We will continue to accept prescriptions that are written and filled for use in a foreign country. Imported drugs are not eligible as federal law prohibits it.