



**March 30, 2020**

The Coronavirus Aid, Relief, and Economic Security Act (CARES Act) signed into law on March 27, 2020, containing provisions that will affect HSAs and FSAs.

**Effective immediately:**

**OTC Rx Repeal:** Prescriptions (Rx) will no longer be required for over-the-counter (OTC) drugs, including items like Tylenol, Claritin, Tamiflu, etc. when purchased with an FSA or HSA, effective immediately and retroactive to January 1, 2020. As you know, FSA and HSA OTC drug purchases have required a prescription since 2011, per the Patient Protection and Affordable Care Act. This change caused confusion and unnecessary trips to the doctor, and the welcome relief will mean Americans with FSAs and HSAs can again buy the OTC medicines they need to stay healthy now and in the future.

**Menstrual Care Products:** The new allowance of menstrual care products as eligible under an FSA or HSA, effective immediately and retroactive to January 1, 2020. The bill indicates that this addition means a “tampon, pad, liner, cup, sponge, or similar product used by individuals with respect to menstruation” will qualify.

CPN’s partnership with FSA Store and HSA Store means they will be working to update their website inventory in accordance with these new requirements as soon as possible. Please note, this can take up to three to four weeks, respectively. CPN will also be updating our website ([www.cpnflex.com](http://www.cpnflex.com)) soon, to provide educational content to help employers and their participants navigate these changes. CPN understands that these changes mean new opportunities for FSA and HSA holders, and as always, we are committed to bringing information to participants as they become available to make the most of their tax-free funds.

**CPN is still getting updated information on this and we ask for your patience during this process as it may take weeks, if not a couple of months for all the new data to be updated with SIGIS merchants with regards to the FSA debit cards in having these items become acceptable transactions.** Once CPN has received more concrete confirmation, we will pass along to everyone. In the meantime, manual claim submission is acceptable at this time.

[Click here](#) for more information located at the FSASStore.