



HEALTH SAVINGS ACCOUNTS AND SPEECH-LANGUAGE PATHOLOGY COVERAGE

The American Speech-Language-Hearing Association (ASHA) prepared this overview to help those families and individuals who have a health savings account (HSA) understand how it covers services provided by speech-language pathologists.

HSAs are savings accounts into which individuals deposit money and then withdraw it tax-free for eligible medical expenses. These accounts were implemented in 2004 through a change in the Internal Revenue Code to allow an individual to deduct HSA contributions. HSAs require a high-deductible health plan (HDHP)—a plan that features higher annual deductibles than other traditional health plans. Those who hold HSAs are responsible for researching health coverage options and keeping careful track of their financial and medical records.

- HSA funds can be used for a wide range of medical services—for example: routine doctors' appointments and prescriptions; over-the-counter medicines; weight-loss programs; smoking cessation programs; and chiropractic care.
- Covered expenditures include medical costs that may not be included in some standard health insurance contracts but are considered tax deductible medical expenses by the Internal Revenue Service (IRS).
- The IRS has specifically deemed the following expenses to be included in their definition¹:
 - Therapy received as a medical treatment
 - Special education expenses paid on a doctor's recommendation for a child's tutoring by a teacher who is specially trained and qualified to work with children who have learning disabilities caused by mental or physical impairments
- The HSA for America Web site lists dyslexia language training as an expense deemed qualified by the IRS or federal courts (www.health--savings--accounts.com/qualified-expenses.htm [new window]).
- Professional services received from a speech-language pathologist should be included with these definitions. These services could be for medically necessary services for disorders related to speech and language development, voice, stuttering, aphasia due to a stroke, and swallowing.
- You should check with your HSA carrier to be sure that the services are covered.
- You should check with your HDHP carrier to be sure that the services count for the deductible under the plan.

¹ IRS publication 502, Medical and Dental Expenses



HEALTH SAVINGS ACCOUNTS AND AUDIOLOGY COVERAGE

The American Speech-Language-Hearing Association (ASHA) prepared this overview to help those families and individuals who have a health savings account (HSA) understand how it covers services provided by audiologists.

HSAs are savings accounts into which individuals deposit money and then withdraw it tax-free for eligible medical expenses. These accounts were implemented in 2004 through a change in the Internal Revenue Code to allow an individual to deduct HSA contributions. HSAs require a high-deductible health plan (HDHP)—a plan that features higher annual deductibles than other traditional health plans. Those who hold HSAs are responsible for researching health coverage options and keeping careful track of their financial and medical records.

- HSA funds can be used for a wide range of medical services—for example: routine doctors' appointments and prescriptions, over-the-counter medicines, weight-loss programs, smoking cessation programs, and chiropractic care.
- Covered expenditures include medical costs that may not be included in some standard health insurance contracts but are considered tax deductible medical expenses by the Internal Revenue Service (IRS).
- The IRS has specifically deemed the following expenses to be included in their definition²:
 - Medical services provided by physicians, surgeons, specialists, or other medical practitioners
 - Hearing aids and hearing aid batteries
- Professional services received from an audiologist should be included with these definitions.
- The IRS Publication 907, *Tax Highlights for Persons with Disabilities*, states that the following are medical expenses that are covered:
 - Hearing aids
 - Cost and repair of special telephone equipment for hearing-impaired persons
 - Cost and care of a guide dog aiding a person with a physical disability
- You should check with your HSA carrier to be sure that the services are covered.
- You should check with your HDHP carrier to be sure that the services count for the deductible under the plan.

² IRS publication 502, *Medical and Dental Expenses*