

## **40.4 – Items and Their OTC Status**

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Table IV below displays examples of categories of OTC items that MA plans may cover as supplemental benefits, and also provides guidance to help plans distinguish between items that would be eligible for coverage and those that would not. Those items shown as “eligible” OTC items may be purchased by the enrollee without restriction. Those items shown as “dual purpose” may be purchased only after the enrollee discusses the purchase with their personal provider (or satisfies other requirements the plan may specify, to ensure that the covered item or service is health-related and appropriate for the enrollee). The plan may require a written note from, or a verbal discussion with, the enrollee’s personal health care provider as a condition for purchase of eligible or dual purpose items.

Table V displays examples of categories of items that are not eligible as OTC supplemental benefits because they are not “health benefits” within the meaning of the statute.

Note: Tables IV and V display categories of items rather than listing individual items. For example, a plan that chooses to offer cough medicines as a Part C OTC supplemental benefit must cover all items and brands and may not choose to cover only specified items or brands, in order to meet access requirements for the benefit.

The plan must clearly indicate in its OTC listing the items and drugs that, under certain circumstances, may be covered under either Part B or Part D. When an item is covered by Part B or Part D due to particular circumstances, the enrollee would not use his or her OTC benefit to obtain the item because it is Medicare-covered in those circumstances, and not part of the supplemental OTC benefit. For example, gauze may be covered under Part B when it is being used as prescribed, to perform surgical wound dressing changes.

**Table IV: Eligibility Status of OTC Items**

Eligible?	Category	Examples of items and drugs included in this category
Dual Purpose	Minerals and vitamins	
Dual Purpose	In home testing and monitoring	Equipment to monitor blood pressure, cholesterol, blood sugar, to test for pregnancy, HIV, fecal occult blood. Bathroom scales may be covered for enrollees with CHF or liver disease to monitor fluid retention
Dual Purpose	Hormone replacement	Phytohormone, natural progesterone, DHEA
Dual Purpose	Weight loss items	Appetite suppressants, fat absorption inhibitors, <i>food scales</i>
Eligible	Fiber supplements	Pills, powders and non-food liquids that supplement fiber in the diet
Eligible	First Aid supplies	Adhesive bandages, gauze and other dressings, antibacterial ointment, peroxide, thermometers, non-sport tapes
Eligible	Incontinence supplies	Diapers, pads
Eligible	Medicines, ointments and sprays with active medical ingredients that alleviate symptoms	Antacids, analgesics, anti-bacterials, anti-histamines, anti-inflammatories, antiseptics, decongestants, sleep aids
Eligible	Topical Sunscreen	
Eligible	Supportive items for comfort	Compression hosiery, rib belts, elastic knee support
Eligible	Mouth care	Toothbrushes, toothpaste, floss, denture adhesives, denture cleaners and gum stimulators

**Table V: OTC Items Not Eligible as a Supplemental Benefit**

<b>Eligible?</b>	<b>Category</b>	<b>Examples of Items/Drugs Included in this Category</b>
Non-eligible	Alternative medicines	Homeopathic and alternative medicines including botanicals, herbals, probiotics and nutraceuticals
Non-eligible	Baby items	Diapers, formula
Non-eligible	Contraceptives	Birth control pills, spermicide, prophylactics
Non-eligible	Convenience and comfort	Scales, fans, magnifying glasses, ear plugs, insoles, arch supports and gloves
Non-eligible	Cosmetics	Mouthwashes, bad breath remedies, deodorants, lip soothers, grooming devices, skin moisturizers, teeth-whiteners
Non-eligible	Food product or supplements	Sugar / salt supplements, energy bars, liquid energizers, protein bars, power drinks
Non-eligible	Replacement items, attachments, peripherals	Hearing aid batteries, contact-lens containers, etc. when not factory packaged with the original item