

Flexible Spending Account (FSA) Receipt Requirements for Reimbursement: Documentation, Eligibility, and Compliance

Receipts required for FSA reimbursements must clearly show the date of service, the provider's name, a description of the medical expense, and the amount paid. These documents often include itemized bills, Explanation of Benefits (EOBs), or pharmacy receipts that verify the eligible expense. Ensuring receipts meet these criteria helps prevent claim denials and speeds up the reimbursement process.

What Receipts Are Required for FSA Reimbursements?

Number	Name	Description
1	Itemized Receipts	Itemized receipts required for FSA reimbursements must clearly list the date of service, provider name, description of the service or product, and the amount paid to validate eligible expenses. These detailed receipts ensure compliance with IRS guidelines and prevent claim denials by providing necessary documentation of qualified healthcare purchases.
2	Eligible Expense Documentation	Receipts required for FSA reimbursements must clearly show the date of service, provider or merchant name, description of the eligible medical expense, and the amount paid. Documentation such as detailed invoices, Explanation of Benefits (EOBs), or pharmacy printouts meeting IRS guidelines ensure proper substantiation for claims related to qualified healthcare costs.
3	EOB (Explanation of Benefits)	Explanation of Benefits (EOB) statements are essential receipts for FSA reimbursements, detailing medical services provided, amounts billed, the insurer's payment, and the patient's responsibility. These documents validate eligible expenses and

must be submitted alongside itemized receipts or bills to ensure accurate and compliant reimbursement claims.

4	Prescription Pay Receipts	Prescription pay receipts must include detailed information such as the patient's name, date of service, medication name, amount paid, and provider details to qualify for FSA reimbursements. Clear itemization on these receipts ensures compliance with IRS requirements and facilitates accurate claims processing.
5	Provider Information Verification	Receipts required for FSA reimbursements must include detailed provider information such as the name, address, and contact number of the healthcare provider or pharmacy to verify the legitimacy of the expense. Accurate provider details ensure compliance with IRS regulations and facilitate smooth claim processing for eligible medical expenses.
6	Dual-purpose Expense Notation	Receipts required for FSA reimbursements must clearly indicate the date of service, provider name, and the amount paid, with a specific notation for dual-purpose expenses showing the eligible portion separately. This detailed documentation ensures accurate validation and compliance with IRS rules for medical expense reimbursements.
7	Over-the-Counter Receipt Requirement	Receipts for FSA reimbursements must include the date of purchase, item description, and amount paid to verify eligible expenses, especially for over-the-counter items. Over-the-counter receipt requirements mandate clear documentation proving the product qualifies for reimbursement under IRS guidelines, as many items need detailed proof to be accepted.
8	IRS Compliance Proof	Receipts required for FSA reimbursements must include the date of service, provider's name, description of the medical expense, and the amount paid to meet IRS compliance proof standards. These detailed receipts ensure eligibility verification and substantiation of qualified healthcare expenses under tax regulations.
9	Letter of Medical Necessity	Receipts required for FSA reimbursements must detail the date, description, provider, and amount of the medical expense, and a Letter of Medical Necessity (LMN) is essential when the expense involves non-standard treatments or supplies to confirm their

medical purpose. An LMN must be written by a qualified healthcare provider, specifying the medical condition, prescribed treatment, and demonstrating that the expense is essential for the diagnosis or treatment to satisfy IRS documentation standards.

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Digital Receipt Submission

Receipts required for FSA reimbursements must clearly show the date of service, provider or merchant name, itemized description of the expense, and payment amount to meet IRS standards. Digital receipt submission is supported by most FSA administrators, allowing participants to upload scanned or photographed receipts via secure mobile apps or online portals for faster and paperless expense verification.

Overview of FSA Receipt Requirements

Account Type	Receipt Requirements	Key Details
Flexible Spending Account (FSA)	Itemized receipts showing date of service, provider name, and expense description	Receipts must clearly indicate eligible medical expenses. Credit card statements alone are insufficient without detailed proof of the purchases.

Failure to submit receipts and complete documentation may result in:

- The expense being deemed ineligible in which case you would be obligated to repay the amount of the Benefit Plan
- Immediate suspension or revocation of your Benefits Card
- Automatic reduction of reimbursement amount on future claims that are submitted manually
- Taxable payroll deductions by your Employer of the ineligible expense
- Taxable gross income being subject to an additional tax on that amount.

If you have questions on eligible expenses or documentation needed for reimbursement, contact ThrivePass at 866-855-2844