

IRS Expands list of Preventive care for HSA Participants to Include Certain Care for Chronic Conditions

WASHINGTON — The Internal Revenue Service today added care for a range of chronic conditions to the list of preventive care benefits that may be provided by a high deductible health plan (HDHP). [Notice 2019-45 \(PDF\)](#), posted today on IRS.gov, lists the new types of medical care that may be treated as preventive care for this purpose.

Individuals covered by an HDHP generally may establish and deduct contributions to a Health Savings Account (HSA) as long as they have no disqualifying health coverage. To qualify as a high deductible health plan, an HDHP generally may not provide benefits for any year until the minimum deductible for that year is satisfied. However, an HDHP is not required to have a deductible for preventive care (as defined for purposes of the HDHP/HSA rules).

The Treasury Department and the IRS, in consultation with the Department of Health and Human Services, have determined that certain medical care services received and items purchased, including prescription drugs, for certain chronic conditions should be classified as preventive care for someone with that chronic condition.

These medical services and items are limited to the specific medical care services or items listed for the associated chronic conditions specified in Notice 2019-45. Any medical care previously recognized as preventive care for these rules is still treated as preventive care.