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Medicare Advantage OTC benefits: Five ways to get the most out of them

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# Medicare Advantage OTC benefits: Five ways to get the most out of them

Want to maximize this money-saving benefit? Try a few easy strategies.

Published: February 15, 2024 | 6 minute read

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Do you know if your Medicare Advantage plan includes an over-the-counter (OTC) benefit? Almost four out of five plans do<sup>1</sup> — and if you use it correctly, you can put more money in your pocket.

Even if you use the benefit only occasionally, you can still sharpen up your game.<sup>2</sup> The benefit covers some essential OTC products — think cold medicine, toothpaste and pain relief support products.<sup>3</sup> But it can also help you catch up on other wellness goals, like keeping a first aid kit up-to-date.



Read on for some simple strategies to make sure you're getting every penny you deserve.

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## The OTC benefit basics

The OTC benefit — a common ingredient of Medicare Advantage plans<sup>4</sup> — means funds to spend at pharmacies for OTC products. It might come as an OTC card you can use at participating retail stores.<sup>5</sup> With this coverage, you receive a certain dollar amount per year, per quarter or per month. (It varies by plan.)

You can spend this money on a wide range of over-the-counter items:<sup>6</sup>

- Cough, cold and allergy
- Digestive health
- Eye and ear care
- First aid
- Foot care
- Incontinence
- Oral and dental care
- Orthotic braces<sup>7</sup>
- Pain relief support
- Skin health
- Vitamins and supplements

## Why don't people use their OTC benefits?

About two-thirds of Medicare Advantage patients who have an OTC benefit don't use it. There may be lost health benefits, too, since some people who use their OTC benefits can have lower medical costs and fewer hospital visits.<sup>8</sup>

It's possible that some people don't use their OTC benefits because they don't even know they have them. Or, if they do, they're unsure how and when to use them.

To find out if you have coverage, call the customer service number on the back of your Medicare Advantage card. Ask if you have the OTC benefit, how much you can spend and how often the benefit resets. Knowing those three things will help you maximize your dollars.<sup>9</sup>



## Tips for using your Medicare Advantage OTC benefit

With a little planning, you can make sure you always use your Medicare Advantage OTC benefits before they run out. Here are some tips to keep in mind:

### 1. Read the fine print

OTC product categories are similar across different Medicare Advantage plans. But specific items that qualify can vary. For example, your plan may cover earplugs but not earmuffs. In addition, some carriers limit the number of orders you can place during each benefit term — for example, you may be limited to one OTC order per month.<sup>10</sup>

Your plan should have clear information to share with you, whether online or by mail. If you're confused about any details, such as the amount you have to spend, what you can spend it on or how it all works, speak up.

"I tell people all the time: Call your company and see if they cover it," says Adria Goldman Gross, CEO of MedWise Insurance Advocacy.<sup>11</sup> In other words, don't be afraid to ask questions.

### 2. Plan ahead

One thing is true for every plan: These dollar amounts don't "roll over" indefinitely. If you don't use your allowance before it expires — either monthly, quarterly or yearly — it's gone.

"If you use a certain OTC medication regularly, consider using your benefits to stay supplied before the next policy begins," Gross advises. "When I see any of my OTC medications running low, I always hit the drug store ASAP."

While your health needs may change over the course of the year, some supplies will always come in handy. Think of cough and cold supplies in the winter, allergy relief support in the spring and so on. Or incontinence supplies, which might be in demand year-round. Make a list of these staples so that your shelves will always be well stocked.

### 3. Ask your health care provider for suggestions

Your health care provider knows your health as well as you do. So it makes sense to let them know you have the Medicare Advantage OTC benefit. Ask if they recommend any products to help manage your conditions or maintain your overall wellness. OTC products can be used to support a number of chronic conditions.

One study showed that some people who use their OTC benefit lower their overall medical costs and their chances of ending up in the hospital. So it's definitely worth asking which products might be right for you.<sup>12</sup>

### 4. Set reminders

At the beginning of every year, mark your calendar so that you know when your OTC benefit resets. It can be especially helpful to set a date two weeks *before* the expiration date, to give you enough time to shop for health and medical essentials.

You can set reminders in a few ways:

- Mark important dates on a paper calendar
- Add phone calendar reminders (or get someone to help you do it)
- Leave a sticky note on a desk or fridge
- Set a recurring reminder in your digital calendar

### 5. Shop wisely

Your plan benefit may offer numerous ways to shop. With CVS, you can use the benefit in participating stores.

If the way you're using the benefit doesn't fit your lifestyle, you just won't use it. Consider your daily lifestyle and shopping frequency. It might take a few cycles to recognize what the easiest game plan is for you. But once it's a habit, you'll wonder how you ever did without the extra money in your pocket.

#### CVS® makes it easy to redeem OTC benefits

You may be eligible to get select over-the-counter (OTC) products at no additional cost.\*







[Learn more about OTC benefits >](#)





*This content is for informational purposes only and is not medical advice. Consult your health care provider before taking any vitamins or supplements and prior to beginning or changing any health care practices.*



<sup>1</sup> <https://www.chpa.org/sites/default/files/media/docs/2021-10/MA%20OTC%20Infographic.pdf>  



<sup>2</sup> <https://www.chpa.org/sites/default/files/media/docs/2021-10/MA%20OTC%20Full%20Report.pdf>  



<sup>3</sup> <https://www.chpa.org/sites/default/files/media/docs/2021-10/MA%20OTC%20Full%20Report.pdf>  

<sup>4</sup> <https://www.chpa.org/sites/default/files/media/docs/2021-10/MA%20OTC%20Full%20Report.pdf>  



<sup>5</sup> <https://www.medicarefaq.com/faqs/medicare-advantage-over-the-counter-cards/>  

<sup>6</sup> <https://assurance.com/medicare-products/what-is-a-medicare-advantage-otc-card/>  

<sup>7</sup> <https://www.chpa.org/sites/default/files/media/docs/2021-10/MA%20OTC%20Full%20Report.pdf>  

<sup>8</sup> <https://www.chpa.org/news/2021/11/new-study-shows-medicare-advantage-otc-benefits-programs-help-enrollees-and-health>  

<sup>9</sup> <https://financialgrade.com/otc-benefits/>  

<sup>10</sup> <https://assurance.com/medicare-products/what-is-a-medicare-advantage-otc-card/>  

<sup>11</sup> Adria Goldman Gross, interview, November 2023 

<sup>12</sup> <https://www.chpa.org/sites/default/files/media/docs/2021-10/MA%20OTC%20Full%20Report.pdf>  

\*FOR OVER-THE-COUNTER BENEFITS AT NO ADDITIONAL COST: Over-the-counter (OTC) allowance benefits are included in select Medicare Advantage and Medicaid plans. The allowance may only be applied to select OTC products.

Allowance amount may vary by plan. Customer may be responsible for the cost of any items not covered by their plan or that exceed their allowance amount. Check with your health plan provider for more details. [↑](#)



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