

What caregivers should know about the drugstore Medicare Advantage benefit

< [Wellness Zone](#)

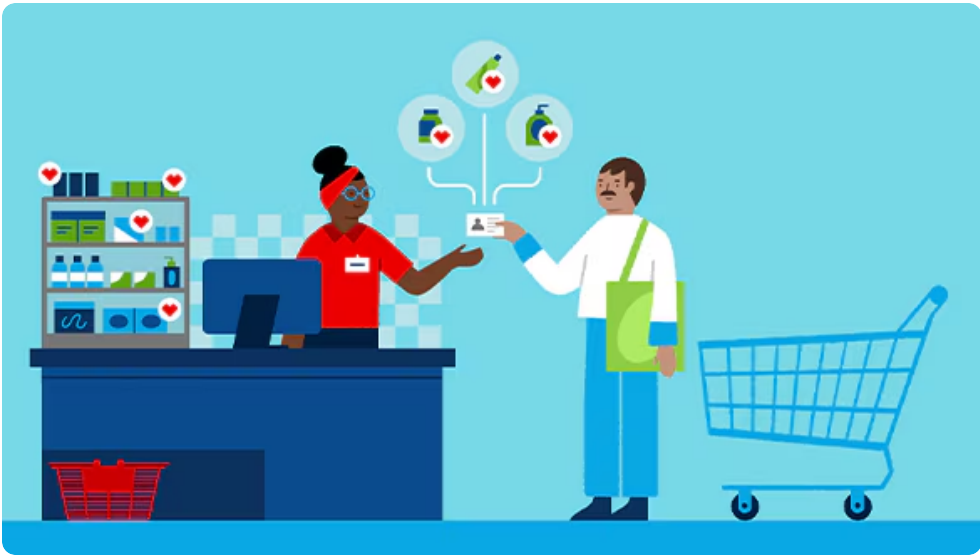
What caregivers should know about the drugstore Medicare Advantage benefit

You care about cost and convenience. Using the OTC (over-the-counter) benefit* at CVS can help on both fronts.

Published: December 22, 2023 | 5 minute read

Written by: Tim Gower

Download  Share 



Feedback

Improving your site experience

To provide you with a personalized experience, we use technologies on this site that collect data from and about you and may record site interactions. We use this information to provide our products and services, understand how you engage with our site, and to improve the services we offer you. We may share your data with trusted third parties, including our marketing and research partners. To learn more, see our [Privacy Policy](#)

If your loved one has a Medicare Advantage plan, however, help may be on the way. [The Medicare Advantage OTC benefit](#) may pay for hundreds of dollars of useful, over-the-counter products — personal hygiene items, supplements, pain medications and more.

The benefit from many plans [can be used at participating CVS® stores](#). Learn more below about the details.



In this article:

- [What is the Medicare Advantage OTC benefit?](#)
- [How can a caregiver use the OTC benefit on behalf of the member?](#)
- [How can you get the most out of this benefit?](#)
- [Special considerations when shopping for people as they age](#)

What is the Medicare Advantage OTC benefit?

About 80 percent of Medicare Advantage plans include the over-the-counter (OTC) benefit.² It provides eligible members with an allowance to pay for certain products found at the drugstore — products that can help you stay well or move through an illness. Hundreds of items are on the approved lists, including toothpaste, pain relievers, cold and flu medicines and much more.³ Members can use this benefit at [CVS stores](#).

Each health plan's OTC benefit is a little different, so you'll need to look at the specific plan. But often they allow up to \$100 in expenses each quarter. Note that in many plans, unspent allowance does not carry over to the next quarter. So you must "use it or lose it." Others allow unused benefits to roll over to the following quarter, though the allowance must be spent by the end of the year.⁴

Most people who have this valuable benefit aren't aware or don't take advantage of it. About 70 percent of the available OTC benefits go unspent each year in the United States.⁵

How can a caregiver use the OTC benefit on behalf of the member?

Using the OTC benefit is easy. In many cases, plan providers issue a card that a member or caregiver can use at participating stores. Purchase eligible OTC products at the checkout. Be sure to check with your Medicare Advantage plan for any limitations on where you can use the card and what items you can use it for.

At participating CVS stores, caregivers may use this benefit on behalf of the member with the member's permission. The caregiver may be asked to provide the member's health plan card or their name and date of birth at checkout. The cashier may ask for additional identification to verify eligibility.

How can you get the most out of this benefit?

Check the health plan's website for guidelines on covered products. Make a list of the

Improving your site experience

To provide you with a personalized experience, we use technologies on this site that collect data from and about you and may record site interactions. We use this information to provide our products and services, understand how you engage with our site, and to improve the services we offer you. We may share your data with trusted third parties, including our marketing and research partners. To learn more, see our [Privacy Policy](#)

items that may be included in provider plans.⁷ Walking canes and walkers, blood pressure monitors and COVID-19 tests may also be included.

Get smart about using the benefit with a [month-by-month plan](#) and by following [additional tips](#).

Special considerations when shopping for people as they age

It's important to bear in mind that seniors often have unique and changing needs when it comes to OTC products.



Remember to consult with a health provider before using any supplements or OTC medications as they may interact with prescription medications.⁸

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 with your health care provider before taking any vitamins or supplements, and prior to beginning or changing any health care practices.

¹ <https://www.aarp.org/research/topics/care/info-2016/family-caregivers-cost-survey.html>  

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


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

Improving your site experience

To provide you with a personalized experience, we use technologies on this site that collect data from and about you and may record site interactions. We use this information to provide our products and services, understand how you engage with our site, and to improve the services we offer you. We may share your data with trusted third parties, including our marketing and research partners. To learn more, see our [Privacy Policy](#)

⁷ Aetna,
e.g., https://www.aetnamedicare.com/documents/individual/2024/otc/OTC_2024_AETM_EN.pdf  

⁸ <https://pubmed.ncbi.nlm.nih.gov/34469416/>  

***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. 



Services

[My Account](#)

[Store Locator](#)

[Weekly Ad](#)

[CVS Photo](#)

[Passport Photos](#)

[ExtraCare Savings](#)

[Learn About ExtraCare](#)

[Pharmacy](#)

[Transfer Prescriptions](#)

[Refill Prescriptions](#)

[Get Vaccinated](#)

[MinuteClinic](#)

[COVID-19 Testing](#)

[TB Testing](#)

[Sports Physicals](#)

[All MinuteClinic Services](#)

[MinuteClinic Virtual Care](#)

[Shop CVS Online](#)

Support

[Contact Us](#)

[Help Center](#)

[Order Status](#)

[Order Cancellation Policy](#)

[Return Policy](#)

[Shipping Information](#)

[Non-Discrimination Policy \(PDF\)](#)

[Vulnerability Disclosure Program](#)

[NY Prescription Drug Price List](#)

[COVID-19 Vaccine](#)

[Flu Vaccine](#)

[Pneumonia Vaccine](#)

[Shingles Vaccine](#)

[RSV Vaccine](#)

[Prescription Delivery](#)

[Clinic Locator](#)

Get to Know Us

[Careers](#)

[About Us](#)

[News Room](#)

[Social Responsibility](#)

[Ethics & Human Rights](#)

[Real Estate](#)

[Patient Privacy](#)

[Sell Your Pharmacy](#)

[WeSalute](#)

[Wellness Zone](#)

[Popular Searches](#)



CVS on the Go

Get the CVS app for convenient ways to refill prescriptions, save money, and more. Now available on the Apple App Store and Google Play!

[Learn more about the CVS app >](#)



Improving your site experience

To provide you with a personalized experience, we use technologies on this site that collect data from and about you and may record site interactions. We use this information to provide our products and services, understand how you engage with our site, and to improve the services we offer you. We may share your data with trusted third parties, including our marketing and research partners. To learn more, see our [Privacy Policy](#)



Improving your site experience

To provide you with a personalized experience, we use technologies on this site that collect data from and about you and may record site interactions. We use this information to provide our products and services, understand how you engage with our site, and to improve the services we offer you. We may share your data with trusted third parties, including our marketing and research partners. To learn more, see our [Privacy Policy](#)