

# IRS ISSUES GUIDANCE ON PREVENTIVE CARE SERVICES FOR HSA PARTICIPANTS

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The Internal Revenue Service (IRS) issued Notice 2019-45, expanding the list of preventive care benefits that may be provided by a high deductible health plan (HDHP). To qualify as a HDHP, the plan generally may not provide benefits for any year until the deductible is satisfied. However, the deductible does not need to be satisfied for the coverage of preventive care services. Also, individuals covered by a HDHP may contribute (or receive employer contributions) to a health savings account, as long as they do not have any other disqualifying coverage. In prior guidance, the IRS had stated that preventive care generally does not include any service or benefit intended to treat an existing illness, injury or condition.

However, recognizing that certain chronic conditions are made worse without care, the IRS expanded the list of preventive care services to include the treatment of certain chronic conditions listed on an Appendix to the IRS Notice. The guidance emphasized that the Notice does not expand the list of preventive care services beyond the specific services and items listed on the Appendix. This expansion is a welcomed development for many HDHP participants with chronic conditions because they may now receive care for those conditions without having to first satisfy their deductibles. The guidance includes a statement that the list will be reviewed and amended periodically. IRS Notice 2019-45 may be viewed [here](#).

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