FSA and HSA Guide for Lab Expenses

Check eligibility before paying and keep the documents you need for your records.

Before you pay

Ask the benefits administrator about the specific test, the charge, whether a clinician order or other documentation is needed, and any exclusions for wellness packages. Ask about FSA coverage dates and the deadline for filing a claim.

Save an itemized record

Request an itemized receipt showing the provider, date of service, service description, and amount. Save the receipt together with any explanation of benefits or documentation the administrator asks for.

Use the rules for your account

For a health FSA, follow the plan's claim submission and substantiation process. For an HSA, keep records showing that distributions paid qualified expenses incurred after the HSA was established. Keep records of expenses reimbursed by another source so you avoid double reimbursement.

Understand the cost

Account eligibility, card acceptance, and the amount available to pay or reimburse an expense are separate questions. Confirm the details for your own plan and transaction.

Further reading

IRS | Publication 969

IRS | Publication 502