

Medical Assistance Coverage of Over-the-Counter (OTC) Medications

A Factsheet for Consumers



Does Pennsylvania's Medicaid program cover OTC medications? *Yes*

Medicaid (called *Medical Assistance* or "MA" in Pennsylvania) covers some categories of OTC medications. A list of the types of OTC medications covered by Medicaid can be found at [55 PA Code § 1121.53 \(d\)](#). Although the PA Code sets out the categories of OTC medications that can be covered, there is, unfortunately, no complete list of the names of OTC medications covered by Pennsylvania's Medicaid program.

Are there requirements to be met before Medicaid will cover an OTC medication? *Yes*

The following requirements have to be met for Medicaid to cover an OTC medication:

1. The OTC medication has to be prescribed by a doctor; and
2. The manufacturer of the OTC medication must participate in the Medicaid Drug Rebate Program, and
3. The OTC medication must fall into a covered category listed in 55 PA Code § 1121.53 (d).

What are some of the commonly used of OTC medication categories MA will pay for?

- Certain vitamins and minerals such as iron, zinc, or prenatal vitamins
- Drugs that prevent or stop nausea
- Pain relievers such as aspirin, ibuprofen, or acetaminophen
- Laxatives and stool softeners
- Drugs that stop or slow down diarrhea
- Drugs that aim to stop or slow upset stomach, acid indigestion, or heartburn
- Contraceptives (birth control)

NOTE: Store brands of OTC medications (e.g. CVS and Rite Aid brands) are **not** covered by Medicaid because these manufacturers do not participate in the Medicaid Drug Rebate Program.

Are cough and cold medications covered by Medicaid? *Yes*

Cough and cold medications are generally covered for people under age 21. Due to the COVID-19 emergency, the state has temporarily expanded coverage of OTC cough and cold medications for adults over age 21 as well.

Will Medicaid cover OTC medications for dual eligibles (people with both Medicare and Medicaid)? *Yes*

Medicaid is always the payer of last resort, but it can and should cover OTC medications for dual eligibles. While dual eligibles have to get most of their medications through their Medicare Part D

plan, Medicaid continues to cover OTC medications because the Part D benefit specifically excludes coverage of these medications.

Dual eligibles enrolled in a Medicare Advantage Plan or a Special Needs Plan may have OTC medications covered as an extra benefit. These individuals should check with their plan for more details.

What can people on Medicaid do to get their OTC medications?

- People can show their Medicaid coverage ID cards at the pharmacy and ask the pharmacy to bill an OTC medication to their Medicaid coverage. Pharmacies can contact the person's Medicaid coverage for further instructions about how to bill for an OTC medication.
- People can contact their Medicaid coverage to find out 1) if a specific OTC medication they take is covered; 2) if not, whether a different OTC medication is covered; and 3) the copay for an OTC medication. Medicaid covered medications can have small copays- usually \$1 or \$3.
 - People should contact the Member Services number on the back of their HealthChoices or CommunityHealthChoices ID cards.
 - People using the ACCESS card should call MA Recipient Services at 1-800-537-8862 (option 1).

Where can I get additional help?

People on Medicaid, or their advocates, who are having problems getting OTC medications can call PHLP's Helpline at 1-800-274-3258.

This publication is intended to provide general legal information, not legal advice. Each person's situation is different. If you have questions about how the law applies to your particular situation, please call the Helpline at 1-800-274-3258.