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## 3 Ways To Use Your Medicare Advantage Healthy Savings Card More Wisely

Maximize your budget with your OTC card  
by Kimberly Clark (Paid Content)



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Looking for more ways to be savvy with your spending? What if you could use a prepaid card to purchase the health products and medications you already plan to buy?

Members of certain Medicare Advantage Plans can use their Healthy Savings Card – a prepaid over-the-counter (OTC) card – to buy medications and most health products at most major retail stores (online, too). Even better? You don't have to do any of the work to remember to reload it. Your insurance carrier reloads your card quarterly, in January, April, July, and October.

**Here are 3 ways to use your OTC card wisely**



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### 1. Layer Your Savings

By purchasing your everyday OTC needs and medications with your OTC card, you can save your FSA (Flexible Spending Account) or HSA (Health Savings Account) funds for medical expenses and appointments. That way, you're maximizing your savings to cover as much of your medical and healthy living needs as possible.

For example, did you know that you can buy incontinence products with your OTC card for you or a loved one? Depend® and Poise® qualify for both FSA and HSA spending, as well as Medicare Advantage. So buying them on your OTC card frees up your FSA or HSA card for different health priorities.

Also, using your OTC card for qualifying household items frees up room in your regular budget. You can buy household necessities like Cottonelle® Flushable Wipes using your OTC card, and you'll save a bit of money on each shopping trip.



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### 2. Shop Online for Eligible Products

You can use your OTC card when shopping online, easily search your favorite eligible brands on Walmart.com to maximize every last penny. Once you've filled your online cart, you can get everything conveniently shipped discreetly to your door for added privacy. You already know the great value you find at your neighborhood Walmart store. You can get the same great value when you shop online, too. Make online shopping for everyday items that much easier when you bookmark Walmart.com.



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### 3. Plan Your Quarterly Budget Wisely

At the start of each quarter, think about what you'll need over the next few months. In addition to your usual household items, will you need any seasonal products, like allergy medicine or sunscreen? Then, set a calendar reminder a week or so before the end of the quarter to check your remaining balance. That way, you'll be able to spend the rest of the amount and avoid leaving money on the table. Pro tip: Your quarterly balance doesn't roll over. So as the saying goes, use it or lose it.

Make your budget go further when you shop at Walmart and use your Medicare Advantage OTC card for eligible hygiene products like Depend® underwear, Poise® pads & liners, and Cottonelle® Flushable Wipes. Better savings, better value – because you deserve it.

[Click here to see all the Kimberly-Clark products that are Medicare Advantage eligible.](#)



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