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How to use your DCFSA for adult care

Many members think of a Dependent Care Flexible Spending Account (DCFSA) as a benefit only available to those with children under the age of 14 (depending on your plan). But it’s also possible to use DCFSA dollars for expenses related to the care of an adult. Here’s what you need to know.

Which adults qualify for DCFSA dollars?

Before using your DCFSA to pay for adult care costs, make sure the adult qualifies. In order to qualify, the adult needs to be:

* **Someone you claim as a dependent on your tax return.** This can include your spouse, an adult child, a parent, or another adult who lives with you and meets the requirements that allow you to claim them as a dependent.
* **Unable to care for themselves.** In addition to being on your tax return, the adult must be unable to care for themselves, either physically or mentally (or both).

If the adult meets these criteria, you may be able to use your DCFSA dollars to pay for their care.

What types of care can be paid for with DCFSA dollars?

Once you establish that an adult qualifies, you can decide what care they will receive. Here are some of the types of care your DCFSA dollars may cover.

Elder daycare programs

If you need to work and your dependent needs a place to be, it’s possible to send them to an elder daycare program. These programs are designed to provide the adult with basic care as well as activities to keep them busy while you’re at work.

Custodial eldercare expenses

Custodial care is designed to help your adult with daily living activities, including dressing, using the bathroom, bathing, grooming, and eating. These activities can be handled in your home or a facility and could be paid for with DCFSA dollars.

Household employees who provide care

If you have a household employee who provides care to the qualifying adult, your DCFSA dollars may be used to cover their pay.

However, if the employee has duties in addition to caring for the adult, such as cleaning or cooking for you, pay for those activities can’t come from the DCFSA. Separate the duties for payment purposes and keep track of the time spent in actual care activities.

How to pay for adult care with your DCFSA

After establishing a care provider and that the expense is [eligible for your DCFSA](https://www2.healthequity.com/learn/dependent-care-expenses), you need to make payments. In general, you can pay for adult care in the following ways:

* **Use your HealthEquity debit card.**1 If you have a healthcare debit card, you can use it to pay for care services directly.
* **Direct pay for providers.** You can use your account to make direct payments to providers. When you get the bill, upload a copy and enter the necessary information to have payment sent directly to the care provider.
* **Set up recurring payments.** For services or programs you know you’ll pay for regularly, it can make sense to set up recurring payments. Log into your member account to enter the information.
* **Reimburse yourself for care costs.** Upload receipts and verify other information to have the eligible adult care costs reimbursed from your DCFSA.

When using DCFSA dollars to pay for eligible adult care, keep proper documentation. Save all your receipts, and if you’re using your DCFSA to pay a household employee, set up a system that allows you to itemize dependent care and other services so it’s easier to break out and document the money spent specifically on care.

Your DCFSA can provide you with a way to help you cover adult care costs with pre-tax dollars, providing some financial relief.

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