


Your account can reimburse you for an expense that is for eligible medical care. Some services and products may be for both general good health and to treat a medical condition. For these, Inspira Financial may ask for a Letter of Medical Necessity (LOMN). With a LOMN, a health care provider confirms the specific diagnosis, the specific treatment needed and how this expense is needed to treat this medical condition. Some examples of services needing a LOMN are massage therapy and exercise.

This form can help you send the information we need to process your claim. Your health care provider can complete and sign this form. Or, he or she may write the same information on the health care provider's letterhead.


If you will have more than one claim for the same service or product, you will only need to submit the LOMN with the first claim. However, if the treatment goes beyond the treatment period, you must submit a new LOMN for the new treatment period. If you have an ongoing condition, you will have to submit a new LOMN every twelve months, since it is good one year from the date written. This is because treatment plans may change over time. **Note:** The LOMN is not a guarantee that you will receive reimbursement for the expense. If we do not receive the LOMN, we will deny the claim.

PLEASE PRINT CLEARLY

Section A - Member / Patient Information (To be completed by Member)

Patient Name	
Member Name	Member Number (This may be your Social Security Number or employer assigned number)
Employer Name	
I certify that the expense is for the medical condition described below. I am only incurring the expense to treat this medical condition. If this is for membership to a health club, I certify that I was not already a member of any health club.	
Member Signature 	Date

Section B - Treatment Recommendation (To be completed by Health Care Provider)

Describe the diagnosed medical condition being treated or provide a statement that a medical condition is being treated.	Diagnosis Code(s)
Recommended Treatment (Include any service, treatment or product used to treat the condition. If using more than one, list everything related to this claim.)	CPT Code(s)
Begin Date of Treatment	End Date of Treatment (if less than 1 year from begin date)
Provider Name	
Provider Address	
I certify that this service or product is medically necessary. It is to treat the specific medical condition described above. It is not for general good health or cosmetic reasons. If the treatment is a food or a form of food or drink, I certify the treatment is not a general diet product and does not satisfy normal nutritional needs.	
Provider Signature 	Date

Note: Inspira Financial's role is to ensure proper documentation for reimbursement under the Plan. We will review this letter of medical necessity for completeness only and to determine if the treatment meets IRS guidelines.