

General

Is High blood pressure a qualifying reason?

Truemed's Health Assessment takes into account conditions the individual has been diagnosed for, along with family history that contributes to increased risk factors for developing certain conditions. The completed Health Assessment is then reviewed by a clinician to determine if the individual is eligible for a Letter of Medical Necessity (LMN) for a specific treatment of a specific condition. High Blood Pressure is one of the conditions that is considered. Additional conditions considered include:

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| ■ Anxiety (Generalized Anxiety Disorder) | ■ High Cholesterol | ■ Obesity |
| ■ Arthritis | ■ Hypertension (High Blood Pressure) | ■ Osteopenia (Low Bone Density) |
| ■ Chronic Fatigue | ■ Insomnia | ■ Overweight |
| ■ Chronic Pain / Fibromyalgia | ■ Insulin Resistance (Pre-diabetes or Gestational Diabetes) | ■ Parkinson's Disease |
| ■ Coronary Artery Disease | ■ Kidney Disease | ■ Prediabetes |
| ■ Depression | ■ Knee Pain | ■ Thyroid Disease |
| ■ Fatty Liver Disease | ■ Lower Back Pain | ■ Thyroid Dysfunction (Hypothyroidism or Hyperthyroidism) |
| ■ Fibromyalgia | ■ Migraines | ■ Type 2 Diabetes |

As we focus on rest and wellness, will the list of eligible items expand to include a special mattress? Will employees be able to use their FSA/HSA debit card to pay for it?

A mattress can be prescribed by a qualified clinician and may be reimbursable through an HSA or FSA today. Since a mattress is what is considered a dual-purpose item, most FSA/HSA programs are not designed to automatically allow it at the point-of-sale. The card is generally programmed to only allow expenses at certain vendors that have a qualified and approved MCC (merchant category code).

Not all employers or administrators will recognize a mattress as an eligible expense even with an LMN. Make sure you are aligned on this and it is clearly communicated with employees.

Is it up to the employer to determine if fitness memberships are allowable?

Employers and their administrators should be aligned on what is or is not allowable through the plan.

We consistently hear that utilization and sustained engagement remains a challenge for health-first interventions. What have you seen work well from a comms perspective to boost uptake?

We encourage you to review the whitepaper: *The Future of Health*, which outlines some best practices and shares the case study from The Crazy Coupon Lady. A few additional tips from Jessica Adams with The Crazy Coupon Lady, include:

- Identifying brand ambassadors that are willing to share their experience and success with other employees.
- Creating an ongoing communication strategy that reminds and drips information to employees throughout the year.
- Resetting expectations on what may be eligible, and how the process will work with an LMN.

Working with Truemed

Are there any fees to use Truemed?

When items are purchased through Truemed, there is no cost to the employee or the employer to use Truemed. In limited situations, the merchant may charge a small administrative fee to process the LMN. If these apply, the merchant will disclose the fee to the individual.

Truemed receives a processing fee from the merchants for facilitating the LMN process.

How does Truemed work?

An individual will identify a specific treatment or item they are interested in.

Before the purchase can be finalized with the merchant, the individual is asked to complete a Health Assessment which looks at 20+ conditions the individual may have been diagnosed with or has a family history for and puts them at high risk for developing.

The completed health assessment is reviewed by a clinician to determine if the individual is qualified to receive an LMN for the specific treatment which is intended to impact a specific condition for that individual.

If eligible, the LMN is issued within 1-2 days and the purchase is completed. If the LMN is not approved, the purchase is not finalized.

What kind of proof is required for an employee to show they have a chronic disease?

The individual completes a comprehensive health assessment regarding their personal and family medical history. A clinician reviews the information provided and determines if the individual is eligible for an LMN for a specific condition and treatment.

Is Truemed access open only to FSA participants or can they be accessed during Open Enrollment when folks are considering FSA participation.

Anyone is allowed to use the Truemed site to explore potentially eligible items. The shopping experience can be filtered on the health condition the individual is looking to impact or they can dive in to explore specific product categories. In the coming months, Truemed will be introducing a calculation tool for use during open enrollment that helps employees understand what they are likely to be eligible for a Letter of Medical Necessity, the types of items that correlate to that condition, and how to plan their FSA/HSA elections accordingly.

Do employees have to purchase their items from Truemed? Do they use Truemed for the LMN?

An LMN is a recognized approach by the IRS to make expenses that are otherwise considered for general health, to be treated as eligible from an FSA/HSA. The ability to use an LMN for health interventions is not exclusive to Truemed, but they have streamlined a traditionally clunky (and potentially expensive) experience. Truemed seamlessly integrates the ability to receive an LMN into the purchasing process for thousands of health interventions through over 3,000 merchant partners.

Are all national gyms merchant partners?

Truemed has partnerships with many fitness centers throughout the country. To search for an eligible fitness center in your area, go to: <https://www.truemed.com/shop/gym-studios>

Does Truemed continue to support former employees with HSA balances?

Truemed can be used by both current and former employees with HSA balances.

If a claim is denied, what do the costs look like and is it extended to the org or the individual?

Purchases are not finalized until Truemed receives confirmation that an LMN has been issued. If it is determined that the individual is not eligible for an LMN, the purchase is not made. This cuts down on any risk of claim denial.

Working with Navia

We use Navia today. How do we add a partnership with TrueMed? Is there a custom site we should use to access Truemed?

Employers using Navia Benefits to administer their FSAs and/or HSAs automatically have access to Truemed.

Navia participants can access Truemed at: truemed.com/a/navia

This custom site features a curated list of health interventions that Navia has reviewed and will consider automatically eligible with an LMN through Truemed.

Navia is sending out an education campaign this week.

Do you want to promote Truemed and health interventions to your full employee population? If you send Navia your full census file of eligible employees, they can send education campaigns to all employees so they can learn about this and other benefits so they can enroll!

Does the employee provide the LMN to the employer or to Navia directly?

The LMN should be provided to Navia when requesting a reimbursement. If the Navia Benefits card was used, you may be asked to provide the LMN for documentation purposed.

Does a current Navia FSA agreement need to be amended to allow for these purchases if a LMN is submitted? How does a current Navia FSA client access this benefit?

No, the current agreement already allows all participants to submit LMNs and use the Truemed platform. Navia will be sending out an education campaign soon. If you are a current Navia customer, please send your total eligible employee email list and they can include all employees in education campaigns, not just those who are currently enrolled. This can really help to boost participation. They save money and you do too!

Compliance

With the IRS sending out a specific warning about third-party platforms providing LMN's and it not meeting IRS requirements even with the LMN, how do Navia and Truemed keep users from unknown tax liability?

Truemed and Navia have partnered to ensure the processes and health interventions promoted address the requirements outlined by the IRS to meet the standard of eligible expenses from an FSA and HSA reimbursements.

- The curated list of services and health interventions available through Truemed are vetted through an advisory board and backed by evidence-based research.
- Individual eligibility for an LMN is not guaranteed and must be approved by a qualified clinician, following the same standards used by telehealth providers when prescribing pharmaceutical medications.

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