

# The ABCs to LMN Compliance

## Compliance is central to the Truemed Solution.






Truemed recognizes that administrators may be cautious when approving dual-purpose items under FSAs or HSAs due to the requirement for a Letter of Medical Necessity (LMN). We also understand that current perceptions may be shaped by outdated or incomplete information about Truemed's process.

As with any innovation, there's a natural learning and acceptance curve—especially in regulated environments where policy often lags behind progress. That's why Truemed has partnered with regulators and industry experts to develop a streamlined, compliant LMN validation system. It's designed not only to simplify administration but also to reinforce confidence and clarity for all stakeholders.

**What is an LMN?** An LMN is a formal document provided by a licensed healthcare provider. It explains what specific treatment, product or piece of medical equipment, medicine or medical service is essential for the patient's health and well-being.

### What is required for a valid LMN?

- Diagnosis by a medical practitioner as having a condition for which the item or service is suited.
- A dual-purpose item or service is recommended for a medical purpose.
- Item or service relates to the specific medical condition being treated.

	Compliance Principle	The Truth Regarding Truemed's Approach
	<b>Administrator can rely on LMN recommendations.</b>	Truemed uses best-in-class research and clinicians who specialize in functional medicine to review the products and services offered through its platform. When the licensed practitioners make personalized recommendations in connection with Truemed, administrators can confidently rely on them—consistent with informal IRS guidance.
	<b>Business model doesn't require separate payment for LMN.</b>	Truemed's model ensures individuals aren't billed separately for LMNs. The medical review and issuance of an LMN (if applicable) are included in the product price, and purchases are only processed after eligibility has been verified—keeping things simple and compliant.
	<b>Compensation is not tied to LMN issuance.</b>	The licensed practitioners used by Truemed receive the same amount regardless of whether they issue a LMN, or decline to do so.
	<b>Disclosure of Practitioner Credentials &amp; Licensing</b>	Truemed works with licensed practitioners to assess medical needs, especially for common chronic conditions that can be safely and effectively evaluated remotely. These providers hold active licenses across all 50 states, ensuring nationwide coverage and compliance.
	<b>Eligibility is Individualized</b>	<p>Truemed customers go through an industry-standard health assessment process that takes into account existing diagnoses, medical and family histories, and key health metrics, among other factors. These assessments are individually reviewed by a licensed practitioner to determine the customer's eligibility for an LMN.</p> <p>AI is not used either to generate individual patients' LMNs or as a substitute for clinical decision-making about eligibility.</p>