



HSA and FSA Accounts

How they may relate to services by Remember the Carer.



This resource is not intended for professional medical advice, it is for general informational purposes only. Please consult your physician or medical specialist for diagnosis, advice and treatment.



Clients with HSA and FSA Accounts how this relates to payments for services rendered by Remember the Carer

What are HSA and FSA Accounts?

HSA and FSA are **tax-advantaged accounts** in the U.S. that people can use to pay for certain health-related expenses. They are **not insurance**, but they can sometimes help families pay for support services.

Approval is determined by the plan administrator and is not guaranteed.

Some clients may choose to use HSA or FSA funds if their plan allows.

Remember the Carer's HSA / FSA Payment Information Policy:

“Remember the Carer provides non-medical dementia/cognitive change coaching, education, caregiver support, and neuroscience-informed wellbeing coaching on a private-pay basis.

We do not bill insurance or submit claims on behalf of clients.

Some individuals may choose to use Health Savings Account (HSA) or Flexible Spending Account (FSA) funds if their specific plan allows. Approval for HSA or FSA use is determined solely by the plan administrator and may require additional documentation, such as a **Letter of Medical Necessity**.

Use of HSA or FSA funds **does not** mean services are insurance-covered, and eligibility is not guaranteed. **Clients are encouraged to confirm allowable expenses directly with their HSA or FSA administrator.”**



GENERAL INFORMATION: HSA — Health Savings Account

What is it? An HSA is a personal savings account used to pay for qualified medical expenses.

Who can have one? **High-Deductible Health Plan (HDHP)**

- You must be enrolled in a
- Available to individuals and families

Key features

- **Pre-tax money** goes in
- Funds **roll over year to year**
- Account belongs to the individual
- (portable) Can be saved long-term

Common uses

- Doctor visits Prescriptions Therapy
- or counseling (when eligible) Some
- medical equipment and supplies

For caregivers

- Sometimes used for health-related education, coaching, or support
- Approval depends on the HSA administrator, not the provider
- Often requires a **Letter of Medical Necessity**

FSA — Flexible Spending Account

What is it? An employer-sponsored account used for health expenses.

Who can have one

- Offered through an employer
- You **do not** need a **High-Deductible Health Plan (HDHP)**

Key features

- **Pre-tax contributions**
- Usually **use-it-or-lose-it** each year
- Not portable if you leave the job

Common uses

- Co-pays and deductibles
- Prescriptions Mental
- health services Certain
- wellness expenses

For caregivers Some FSAs allow payment for:

- Caregiver education
- Stress-management
- support Wellbeing
coaching

Approval varies by employer plan

Important Clarification for Caregivers

- **HSA/FSA DOES NOT** equal insurance reimbursement
 - These accounts **DO NOT** mean services are “covered”
 - Decisions are made **case-by-case** by the plan administrator
 - Payment eligibility **can change at any time**
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How This Relates to Remember the Carer

Remember the Carer services are **non-medical and private-pay,**

(cash-pay) We do not submit insurance claims.

- Some clients may independently use **HSA/FSA funds** if approved
- We can provide **itemized receipts** if requested Remember the
- Carer cannot guarantee eligibility or approval.

You will need to consult with your HSA or FSA plan administrator to determine if Remember the Carer’s services are acceptable for use of the funds in your plan.

Simple Comparison

Feature	HSA	FSA
Requires HDHP	Yes	No
Funds roll over	Yes	Usually no
Employer-based	Optional	Yes
Portable	Yes	No
Caregiver use	Sometimes	Sometimes
Insurance	✗ No	✗ No

When Letters of Medical Necessity (LMNs) Are Appropriate

Supporting HSA/FSA Review for Caregiver Stress & Wellbeing Support

Provider Reference Guide

Purpose of This Document

This one-pager clarifies **when a Letter of Medical Necessity (LMN) may be appropriate** for caregiver-focused education or stress-support services, and how to document it safely and ethically.

Key Principle

Inclusion in a care plan ≠ insurance coverage.

An LMN does **not** create reimbursement—it allows an **individual plan review**.

When an LMN May Be Appropriate

An LMN may be considered when:

- The caregiver is **your patient**
- You have identified **clinically significant stress, anxiety, sleep disruption, or burnout**
- Caregiver strain is affecting **functioning, health, or safety**
- Non-medical, education-based support is appropriate as **adjunctive care**

Common clinical contexts:

- Chronic caregiver stress
- Anxiety or depressive symptoms
- Sleep disturbance
- Burnout or emotional exhaustion
- Functional impairment related to caregiving load

What Services an LMN Can Support (Plan-Dependent)

An LMN may reference:

- Caregiver education related to dementia
- Stress-management or nervous-system regulation education
- Health-related wellbeing coaching
- Support services intended to **prevent deterioration**

These services are:

- Non-clinical
 - Non-diagnostic
 - Educational and supportive
 - Adjunctive to medical care
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What an LMN Does NOT Do

- Does not guarantee HSA/FSA approval Does
 - not authorize insurance billing
 - Does not delegate medical responsibility
 - Does not shift liability
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Documentation Best Practices

Recommended language focuses on:

- Caregiver's health status
- Functional impact of stress
- Preventive rationale
- Adjunctive support

Avoid language implying:

- Therapy
 - Clinical treatment
 - Delegated care
 - Insurance coverage
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Using HSA or FSA Funds for Caregiver Support

What You Need to Know

Caring for someone living with dementia or cognitive change can place significant strain on your mental, emotional, and physical health. In some cases, **HSA (Health Savings Account)** or **FSA (Flexible Spending Account)** funds *may* be used to help cover certain caregiver education or stress-support services — **when specific requirements are met**.

What HSA and FSA Funds Are

HSA and FSA accounts allow you to use **pre-tax dollars** for eligible health-related expenses. Approval is determined by:

- IRS guidelines
 - Your individual plan administrator
 - Whether the service is considered **medically necessary** for *you*
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Can HSA/FSA Funds Be Used for Caregiver Support?

Sometimes — but **not automatically**. Most caregiver education, stress-management support, and wellbeing coaching are not automatically covered.

However, **some plans may consider reimbursement** when:

- ✓ The caregiver is experiencing **clinically significant stress, anxiety, sleep disruption, or burnout**
- ✓ A **licensed medical provider** determines the support is medically necessary
- ✓ A **Letter of Medical Necessity (LMN)** is provided
- ✓ The expense is submitted properly for review

Approval is **case-by-case** and **never guaranteed**.

What a Letter of Medical Necessity (LMN) Does

An LMN is a letter written by *your* medical provider that explains:

- Your health concerns (e.g. caregiver stress, anxiety, burnout)
- Why education or stress-support services are appropriate
- How these services support your health and functioning

An LMN:

- Allows your plan to *consider* reimbursement
 - Does not guarantee approval
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Important Things to Understand

- Remember the Carer does not submit insurance claims
 - Services are non-medical and non-clinical
 - You pay for services directly
 - You submit receipts and documentation to your HSA/FSA administrator
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Steps to Explore HSA/FSA Reimbursement

Ask your plan administrator

- **Contact your HSA/FSA provider and ask:** “Would caregiver education or stress-management support be considered with a Letter of Medical Necessity?”
 - **Talk with your medical provider** If appropriate, ask whether they are willing to write an LMN based on your health needs.
 - **Keep documentation** Save invoices, receipts, and the LMN.
 - **Submit for review** Follow your plan’s submission process.
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Examples of Services Sometimes Considered (Plan-Dependent)

- Caregiver education related to dementia
 - Stress-management and coping support
 - Sleep and nervous-system regulation education
 - Health-related wellbeing coaching
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Final Reminder

Every HSA/FSA plan is different. Approval is decided by **your plan administrator**, not Remember the Carer.

If you have questions, we are always happy to help you understand the process.

Contact Us

If you have questions about privacy, data use, or information security, please contact:

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At Remember the Carer we enhance the lives of caregivers and loved ones living with cognitive change.

We provide effective life strategies and simple wellbeing solutions, personally designed for you.

Our dedicated Dementia Care Specialist, and our compassionate team of Certified Dementia Practitioners, Wellbeing and Neuroscience Coaches are here to serve.



With twenty years of vast experience in dementia care and cognitive change ...you're in great hands.



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