



**HSA**

Health  
Savings Account

**FSA**

Flexible  
Spending Account



## **HSA and FSA Accounts**

How they may relate to services by Remember the Carer.



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## 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.

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

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

### 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

## Account

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

### Who can have one:

- You must be enrolled in a **High-Deductible Health Plan (HDHP)**
- 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**

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# 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**

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## 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.

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## 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

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### 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.

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### Key Principle

**Inclusion in a care plan ≠ insurance coverage.**

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

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### 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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## EMR-Safe Line

“Caregiver experiencing clinically significant stress related to dementia caregiving. Recommending structured, non-medical caregiver education and stress-management support as adjunctive care.”

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## Compliance Summary

- ✓ Ethical
- ✓ Scope-appropriate
- ✓ IRS-aligned
- ✓ Widely used in caregiver and chronic-stress contexts

# 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**.

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## 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**.

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## 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.



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## APPENDIX: LMN EXAMPLE:

# Letter of Medical Necessity (LMN)

### Language for HSA/FSA Consideration

**⚠️ Important:** This letter does **not** guarantee reimbursement. Approval is determined solely by the individual's HSA/FSA plan administrator and IRS rules.

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## LMN – Caregiver Stress, Mental Health & Functional Support

### Provider Letterhead

Date: \_\_\_\_\_

Patient Name: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Relationship to Person with Dementia:  Caregiver  Family Member  Other: \_\_\_\_\_

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### Clinical Statement of Medical Necessity

I am the treating licensed healthcare provider for the above-named patient.

This patient is currently experiencing **clinically significant stress and functional impairment related to their caregiving role** for a person living with dementia or cognitive change.

The patient has been evaluated and is experiencing one or more of the following conditions:

- Chronic stress response
- Anxiety symptoms
- Sleep disturbance
- Caregiver burnout
- Depressive symptoms
- Impaired coping affecting daily functioning
- Increased health risk related to prolonged caregiver strain

Caregiver stress is a **well-documented risk factor** for worsening mental health, reduced immune function, cardiovascular risk, and decreased ability to safely provide care. Without targeted intervention, the patient is at increased risk for further health decline.

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## **Recommended Support Services**

To support treatment, prevention of deterioration, and functional stability, I recommend the patient engage in **structured, education-based support services**, including:

- Caregiver education related to dementia and stress physiology
- Wellbeing coaching focused on coping, resilience, and recovery
- Stress-management and nervous-system regulation support
- Health-related education supporting emotional regulation and sleep
- Non-clinical support that complements ongoing medical care

These services are **not psychotherapy or medical treatment**, but are **adjunctive, educational supports** intended to reduce stress-related health risk and improve daily functioning.

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## **Provider Clarification**

- These services are recommended as **part of a broader care plan**
- Services are **non-medical and non-clinical**
- This recommendation does **not delegate diagnosis or treatment**
- The patient remains under my medical care

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## **Medical Necessity Rationale (For HSA/FSA Review)**

In my professional judgment, these services are **medically appropriate** to:

- Reduce stress-related health risks
- Support emotional regulation and sleep
- Prevent further decline in mental and physical wellbeing
- Improve the patient's capacity to function safely and sustainably

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Provider Name: \_\_\_\_\_

Credentials / License: \_\_\_\_\_

NPI (optional): \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

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## How This Helps

Some HSA or FSA plans may consider reimbursement when a licensed provider documents that caregiver stress support is medically necessary. Approval depends on your specific plan. We recommend confirming eligibility with your administrator before submitting.”

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## What This DOES and DOES NOT Do

### ✓ What it does

- Supports **individual plan review**
- Keeps **scope boundaries clean**
- Aligns with IRS guidance on medical necessity
- Protects providers and Remember the Carer

### ✗ What it does NOT do

- It does **not guarantee reimbursement**
- It does **not change licensure rules**
- It does **not make services insurance-billable**
- It does **not place liability on Remember the Carer**

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## Short LMN Line for EMR Notes

*“Caregiver experiencing clinically significant stress related to dementia caregiving. Recommending structured, non-medical caregiver education and stress-management support as adjunctive care.”*