Health Insurance Reimbursement
Flexible Spending Accounts (FSA)
Health Reimbursement Accounts (HRA)
Health Savings Accounts (HSA)

### **Health Insurance Reimbursement**

Some health insurance companies consider the cost of the Nutrisystem program to be a reimbursable expense provided certain conditions are met. You may be eligible to receive a full or partial reimbursement for the cost of your Nutrisystem program from your health insurance provider. To determine eligibility we recommend you follow these steps:

- 1. Ask your doctor to complete the letter of medical necessity attached. Please complete only one of the letters: the Nutrisystem D Letter (diabetic program only) or the Nutrisystem Program Letter (any non-diabetic program).
- 2. Attach a copy of each Nutrisystem packing slip. The packing slip comes in your Nutrisystem food box and shows both the program type (ex: Nutrisystem Women's Plan) and the price.
- 3. Submit the signed letter of medical necessity along with your packing slip(s) to your health insurance provider for reimbursement.

### Flexible Spending Account (FSA) & Health Reimbursement Account (HRA)

The cost of a weight loss program, when prescribed your physician to treat a diagnosed medical condition such as obesity, hypertension or diabetes, is a reimbursable FSA or HRA expense according to the IRS. Many plan administrators consider the Nutrisystem weight loss program to be a qualified expense under these guidelines. By following the claim process below, you can submit the cost of your Nutrisystem program to your plan administrator for reimbursement.

#### Claim Process for FSA / HRA

- 1. Ask your doctor to complete the letter of medical necessity attached. Please complete only one of the letters: the Nutrisystem D Letter (diabetic program only) or the Nutrisystem Program Letter (any non-diabetic program).
- 2. Fill out a FSA / HRA claim form provided by your plan administrator or HR department.
- 3. Attach a copy of each Nutrisystem packing slip. The packing slip comes in your Nutrisystem food box and shows both the program type (ex: Nutrisystem Women's Plan) and the price.
- 4. Submit the signed letter of medical necessity along with the claim form and packing slip(s) to your FSA / HAS administrator for reimbursement. Eligibility for reimbursement of the cost of the Nutrisystem program is at the sole discretion of your plan administrator.

Please note: Nutrisystem does not accept FSA debit cards at this time. Please follow the claim process outlined above to submit your Nutrisystem program expense for reimbursement.

## **Health Savings Accounts (HSA)**

A Health Savings Account (HSA) is a tax-advantaged savings account used solely by individuals enrolled in a High Deductable Health Plan (HDHP) to pay for qualified medical expenses. Expenses paid for weight loss programs, when prescribed by your physician to treat a diagnosed medical condition, are reimbursable. A signed letter of medical necessity (attached) and each of your Nutrisystem program packing slips (found in the box) are required for your records. Please complete only one of the letters: the Nutrisystem D Letter (diabetic program only) or the Nutrisystem Program Letter (any non-diabetic program).

# LETTER OF MEDICAL NECESSITY WEIGHT LOSS: NUTRISYSTEM® $D^{TM}$ PROGRAM<sup>1</sup>

This letter serves as a prescription and letter of medical necessity for the patient referenced below currently being treated for type 2 diabetes or pre-diabetes, and being overweight or obese.

To be filled out by patient	To	be	filled	l out	bv	patien	t:
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_				Sex	DOB
Address					Phone
City/State/Zip					SS#
Physician			Phone		Fax
To be filled o	out by physicia	n regarding p	atient listed	above:	
DATE	HEIGHT	WEIGHT	BMI	Normal (1	MI Weight Class <sup>2</sup> (check one) 8.5 – 24.9)
					ht/ Pre-obese (25.0 – 29.9) 0.0 – 39.9)
				Extremely	7 Obese (40.0+)
Diagnoses <sup>3 4</sup> (c. Congestive	r: I refer this patie heck <b>all</b> that apply Heart Failure esity betes erlipidemia	y) Obesity	·	weight loss p  _Hyperchole Coronary A	rogram. sterolemia Atherosclerosis Glucose Tolerance
Diagnoses <sup>3 4</sup> (cCongestiveMorbid ObeType 2 DialMixed Hype	heck <b>all</b> that apply Heart Failure _ esity _ petes _ erlipidemia _	Obesity Obesity Sleep Apnea Hypertriglyc Hypertensio	eeridemia _ n _	weight loss p  _Hyperchole _Coronary A _Impaired C _Other (list)	rogram. sterolemia Atherosclerosis Glucose Tolerance

#### THANK YOU!

Patient should keep this letter for tax purposes for proof necessary for reimbursement under a Flexible Spending Account, Health Reimbursement Account, or Health Insurance Coverage Plan.

<sup>&</sup>lt;sup>1</sup> Foster GD, et al. The effects of a commercially available weight loss program among obese patients with type 2 diabetes: a randomized study. Postgrad Med. 2009 Sep;121(5):113-8.

<sup>&</sup>lt;sup>2</sup> The International Classification of adult underweight, overweight and obesity according to BMI. WHO 2004.

<sup>&</sup>lt;sup>3</sup> NIH. Clinical Guildelines on the identification, evaluation, and tratement of overweight and obesity in adults – the evidence report. Obes Res. 1998;651S-209S.

<sup>&</sup>lt;sup>4</sup> Centers for Disease Control and Prevention. International Classification of Diseases, Ninth Revision (ICD-9).

# LETTER OF MEDICAL NECESSITY WEIGHT LOSS: NUTRISYSTEM® PROGRAM

This letter serves as a prescription and letter of medical necessity for the patient referenced below currently being treated for obesity or overweight with one or more health consequences and related co-morbidities.

To	be	filled	out	bv	patient:
	~		O ta t	~,	patient

Patient Name		Sex	DOB
Address			Phone
City/State/Zip			SS#
Physician_	Phon	ne	Fax
To be filled out by physicia	n regarding patient l	isted above:	
DATE HEIGHT	WEIGHT BM	Normal ( Overwei	BMI Weight Class <sup>1</sup> (check one) (18.5 – 24.9) ght/ Pre-obese (25.0 – 29.9) (30.0 – 39.9)
		,	ly Obese (40.0+)
Physician Order: I refer this patie  Diagnoses <sup>23</sup> (check <b>all</b> that apply  Congestive Heart Failure  Morbid Obesity  Type 2 Diabetes  Mixed Hyperlipidemia	7)	Extremel	by Obese (40.0+)  ogram.  esterolemia Atherosclerosis clucose Tolerance
Diagnoses <sup>23</sup> (check <b>all</b> that apply	Obesity Obesity Sleep Apnea Hypertriglyceridemia Hypertension	Extremeles  em weight loss pro HypercholesCoronary AImpaired GOther (list	by Obese (40.0+)  ogram.  esterolemia Atherosclerosis clucose Tolerance

### **THANK YOU!**

Patient should keep this letter for tax purposes for proof necessary for reimbursement under a Flexible Spending Account, Health Reimbursement Account, or Health Insurance Coverage Plan.

<sup>&</sup>lt;sup>1</sup> The International Classification of adult underweight, overweight and obesity according to BMI. WHO 2004.

<sup>&</sup>lt;sup>2</sup> Centers for Disease Control and Prevention. International Classification of Diseases, Ninth Revision (ICD-9).

<sup>&</sup>lt;sup>3</sup> NIH. Clinical Guildelines on the identification, evaluation, and tratement of overweight and obesity in adults – the evidence report. Obes Res. 1998;651S-209S.