



Letter of Medical Necessity

Under Internal Revenue Service (IRS) rules, some health care services and products are only eligible for reimbursement from your Health Care Flexible Spending Account (HCFA) when your doctor or other licensed health care provider certifies that they are medically necessary. Your provider must indicate your (or your spouse's or dependent's) specific diagnosis, the specific treatment needed, the length of treatment, and how this treatment will alleviate your medical condition.

Difference Card® has developed this letter to assist you and your health care provider in providing the information we need in order to process your claim. Your provider can also submit a statement on his or her letterhead, as long as the letter includes ALL of the information on this form.

By submitting this Letter of Medical Necessity you can certify that the expenses you are claiming are a direct result of the medical condition you are describing below, and you would not incur the expenses you are claiming if you were not treating this medical condition. If you are claiming membership to a health club, you certify that you were not already a member of a health club.

You only need to submit this submission form, or your provider's letter containing the same information, with the first claim you submit for the service or product. However, if the treatment extends beyond the time period listed, you must submit a form or physician letter covering the new time period. You must submit a new Letter of Medical Necessity each year — they cannot be approved indefinitely. Submitting this form does not guarantee that the expense will be reimbursed.

[Date]		[Email Address]	
[Name]		[SSN/User ID]	
[Patient Name]			
[Diagnosis]		[CPT Code]	
[Recommended Treatment]			
[How will the treatment alleviate the diagnosis]			
[Length of Treatment Required (not to exceed 12 months)]			
Provider Signature			
[Provider Name]			
[Provider Address]			
[Provider License #]		[Provider Telephone #]	

If you have questions you may contact Difference Card Customer Service toll-free at 888 343-2110, Monday through Friday, 9:00 AM until 5:00 PM EST. **You may fax this claim form to 914 220-0901.**

NOTE: Difference Card's role is to make sure that the proper documentation is submitted for reimbursement under the Plan. Difference Card will review this letter of medical necessity for completeness and to ensure that the treatment meets IRS guidelines and Difference Card eligibility standards.

245 Main Street, Suite 605, White Plains, NY 10601

914 220-0903

• www.differencecard.com