

FAQ: Using the Letter of Medical Necessity for Your **OPTAVIA®** Metabolic Health Program

1. What is this letter, and why is it required?

This document is a **Letter of Medical Necessity (LMN)** template.

Because our metabolic health program is often categorized as dual-purpose (medical and wellness), your benefits administrator **requires** a signed LMN from a licensed medical provider. This proves the program is being used to **treat a specific medical condition** (such as Type 2 Diabetes or Hypertension) rather than for cosmetic reasons. The document also contains an overview of the program to help inform your doctor or medical professional about the proven benefits of the program and associated health outcomes.

2. How do I enroll in an HSA or FSA to take advantage of paying for OPTAVIA with my pre-tax dollars?

Enrollment depends on the type of account you have:

- **Health Savings Account (HSA):** If you have a high-deductible health plan (HDHP), you can usually start an HSA or increase your contributions at any time during the year. You do not have to wait for Open Enrollment to add funds to cover your metabolic health program.
- **Flexible Spending Account (FSA):** You typically must elect your contribution amount during your employer's Open Enrollment (OE) period. Once the plan year begins, you generally cannot change your election unless you experience a qualifying life event (e.g., marriage, birth of a child).

3. How do I use this template with my doctor?

This template is a draft for your doctor to use as a starting point. You should provide it to your physician, nurse practitioner, or physician assistant so they can:

- Review your current health status and diagnoses.
- Customize the clinical rationale to match your specific needs.
- Transfer the final LMN text on to their official medical practice letterhead.
- Sign and date the document.

Refer to question 6 for an overview of the entire process.

4. What information should I have ready for my doctor?

To make the process efficient, bring the following to your appointment or include it in your patient portal message:

- **The template:** Provide this document so they don't have to draft one from scratch.
- **Your diagnoses:** Remind your provider of the conditions you are managing (e.g., Type 2 Diabetes, Hypertension, Hyperlipidemia, or Metabolic Syndrome).
- **Current metrics:** Your most recent weight, BMI and any relevant lab results (like A1c or cholesterol levels).
- **The goal:** Explain that you are participating in **OPTAVIA**, a comprehensive metabolic health system that is uniquely designed to support metabolic health and reverse metabolic dysfunction.

5. What specific parts of the letter must be customized?

Your doctor must fill in the bracketed information for the letter to be valid:

- **Patient Details:** Your full name, date of birth, and Insurance ID
- **Diagnosis & ICD-10 Codes:** The specific medical codes for your condition (e.g., E11 for Type 2 Diabetes)
- **Clinical Rationale:** Why this specific metabolic health intervention is necessary for you
- **Provider Info:** Their signature, credentials and practice contact information.

6. How do I pay for the program and get reimbursed?

- Obtain your signed LMN from a licensed medical professional
- **Purchase your OPTAVIA program:** Use a personal credit or debit card to pay for your Fuelings.
- **Save our itemized receipt:** Ensure you have a receipt that shows the date, the company name, the items purchased, and the total amount paid.
- **Submit for reimbursement:** Log in to your HSA/FSA provider's portal and submit a "Request for Reimbursement" (or "Claim"). You will need to upload both your signed LMN and your itemized receipt.
- **Receive funds:** Once approved, your administrator will send the funds directly to your linked bank account or mail you a check.

7. Does the LMN cover my spouse or dependents?

No. An LMN is specific to the patient named in the letter. If a spouse or dependent is also using the metabolic health program and wishes to use HSA/FSA funds, they must obtain their own LMN from their own healthcare provider.

8. How long is the letter valid?

Most administrators require a new LMN every 12 months. If your treatment plan continues into a new plan year, you will likely need to have your doctor provide an updated letter.

9. What if my reimbursement claim is denied?

If a claim is denied despite having the LMN:

- Check the denial reason (it may be as simple as a missing date or an unreadable scan).
- Ensure your receipts are “itemized” (showing the date, service/product, and amount).
- Confirm that the LMN was signed on or before the date you made the purchase.

10. Where should I keep these records?

Always keep a digital and physical copy of your signed LMN and all itemized receipts for your own tax records. For HSA users, these records are essential to justify your tax-free withdrawals if you are ever audited by the IRS.



Overview of the OPTAVIA® Program

OPTAVIA is a comprehensive metabolic health system with a **structured, nutritionally balanced program, plan and products** designed to promote safe, gradual, weight loss and reverse metabolic dysfunction. Key components typically include:

Portion controlled, nutrient dense meal replacements ("Fuelings")

formulated to provide high-quality protein, controlled carbohydrates, healthy fat, fiber, probiotics and essential vitamins and minerals.

A structured calorie-restricted meal plan (for example, the 5 & 1 Plan®)

that combines OPTAVIA Fuelings with one "lean and green" meal emphasizing lean protein and non-starchy vegetables.

Caloric-restricted, structured, nutrient dense meal plan that supports fat loss while helping preserve lean body mass.

Behavioral and lifestyle coaching program, provided by OPTAVIA coaches, to reinforce healthy habits, improve adherence, and support long-term behavior change. A focus on building **sustainable habits of health**, including nutrition, hydration, weight management, physical activity, sleep hygiene and stress management.

This model aligns with widely accepted clinical recommendations that support **structured nutrition and behavior lifestyle interventions** as a cornerstone of obesity and cardiometabolic health management.

Metabolic Dysfunction and Clinical Rationale

Metabolic dysfunction is characterized by a cluster of abnormalities such as **central adiposity, insulin resistance, impaired glucose tolerance, dyslipidemia (elevated cholesterol/triglycerides)**. Collectively, these factors significantly increase the risk of:

- Type 2 diabetes and its complications
- Atherosclerotic cardiovascular disease
- Metabolic dysfunction-associated steatotic liver disease (MASLD)
- Obstructive sleep apnea and other obesity related co-morbidities

For patients who are **overweight or obese**, clinical guidelines consistently recognize **weight reduction (at least 5% of initial body weight)** as a primary therapeutic target to improve metabolic health. Even modest weight loss in this range can:

- Improve **insulin sensitivity** and fasting blood glucose levels
- Lower **A1c** in patients with type 2 diabetes or prediabetes
- Reduce high **blood pressure** and blood **triglyceride levels**

Efficacy of Structured Meal Programs

The **OPTAVIA** program's design—structured, portion-controlled, nutritionally dense meal plans combined with behavior change and coaching support—is consistent with the evidence base for meal replacement-based weight loss interventions.

OPTAVIA's use of frequent, small, nutritionally balanced meals helps:

- Provide **adequate high-quality protein** to help preserve lean body mass and protect healthy muscle during weight loss, which is crucial for maintaining resting metabolic rate and overall health.
- Reduce overall **daily caloric intake** in a structured manner.

When integrated into a medically supervised care plan, **OPTAVIA** can be particularly helpful for individuals who have:

- Previously struggled with unstructured diet advice alone
- Complexity in meal planning due to work or family demands
- Multiple comorbidities that make dietary precision and consistency essential

Medical and Economic Value

From both a medical and economic standpoint, an effective structured weight management program can:

- Delay or prevent progression from **prediabetes to type 2 diabetes**
- Support improvements in health markers that may lead to reduced reliance on certain medications (e.g., antihypertensives, glucose lowering agents, lipid lowering drugs)
- Lower the risk of **hospitalizations and procedures** related to cardiovascular and metabolic disease
- Decrease long-term healthcare costs associated with poorly controlled chronic conditions

By facilitating clinically meaningful weight loss and improving cardiometabolic risk profiles, **OPTAVIA** serves as a **proactive, preventive intervention**, rather than waiting for costly complications to arise.

Conclusion

In summary, the OPTAVIA program offers:

- A clinically proven, structured, evidence-based approach to calorie reduction and nutritional adequacy
- Practical tools to address metabolic dysfunction via healthy quality weight loss, improved nutrient intake, and healthy habit creation
- A behavioral support framework that enhances adherence and long-term health and well-being

For patients with obesity and associated metabolic abnormalities, participation in a program like OPTAVIA is appropriately viewed as a **medically necessary component of comprehensive disease management**, not simply a cosmetic or elective option.



This template is provided for reference only.

It must be reviewed, revised, and customized by the provider to reflect the patients' medically determined clinical indications and the provider's independent clinical judgment. Providers are responsible for ensuring that all content is accurate, clinically appropriate, and compliant with plan-specific criteria before submission.

Letter of Medical Necessity

Re: OPTAVIA® Program

To HSA/FSA Administrator,

I am writing on behalf of my patient, [Patient Name]. It is medically necessary that the patient participates in the **OPTAVIA** metabolic health program. Based on my clinical evaluation, it is my professional opinion that this intervention is medically necessary to treat and manage [his/her/their] serious health conditions.

Patient Medical History and Diagnosis

[Patient Name] is a [age]-year-old [male/female/non-binary] with the following diagnoses:

- [Primary diagnosis – e.g., Class II obesity (BMI [X]) (ICD-10: E66.)]
- [Related condition – e.g., Type 2 Diabetes Mellitus (ICD-10: E11.)]
- [Hypertension (ICD-10: I10)]
- [Hyperlipidemia (ICD-10: E78.)]
- [Any other relevant comorbidities]

[His/Her/Their] current BMI is [X] kg/m², which places [him/her/them] in the [overweight/obese] category and significantly increases the risk of cardiovascular disease, stroke, diabetes complications, and other serious medical issues.

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Rationale for OPTAVIA Program

The **OPTAVIA** program combines:

- Portion-controlled, nutritionally balanced meal replacements,
- Structured meal plans and habits-based behavior modification,
- Ongoing coaching and accountability, and
- A standardized, evidence-based framework that supports meaningful weight loss.

For this patient, the **OPTAVIA** program is medically necessary because:

Structure and Simplification: The program simplifies food choices through portion-controlled meals, reducing the cognitive and practical barriers that have previously hindered adherence to lifestyle recommendations.

Calorie Control and Metabolic Benefits: A consistent structured calorie-controlled plan is likely to produce clinically meaningful weight loss, which is essential for improving **[Patient Name]**'s **[diabetes control, blood pressure, lipid profile, etc.]**.

Ongoing Coaching and Support: Regular coaching and support address behavior change, healthy habits formation, motivation, and relapse prevention—components that are often not adequately provided in brief office visits alone.

Risk Reduction: Expected health benefits of sustained weight loss for this patient include, for example:

- Reduced insulin sensitivity and potential reduction in type 2 diabetes medications.
- Reduce higher blood pressure requirements.
- Reduced cholesterol/triglycerides.
- Less stress on joints and improved mobility due to weight loss.
- Improved sleep quality due to weight loss.
- Overall potential reduction in long-term healthcare utilization and costs.

Please feel free to contact me at **[phone]** or **[fax/email, if appropriate]** if you require additional clinical information or documentation to support this request.

Sincerely,

[Provider Name, Credentials]
[Title/Specialty]
[Practice Name]
[Address & Phone]