

## Medical Insurance FAQ's

### **Q: Are your balance training services covered by Medicare or Medicare Advantage?**

A: It depends. The balance training program we provide is an **exercise physiology service**, and exercise physiology benefits can vary depending on your specific plan and the county in which you live.

Medicare and Medicare Advantage may cover medically necessary exercise physiology services **when authorized by a physician or other qualified healthcare provider**. Medicare may NOT cover or qualify you for a rebate if services are deemed primarily for general fitness rather than for treating a **specific medical condition**.

You will have to discuss this directly with your healthcare insurance company to determine whether exercise physiology benefits are included and, if so, what is covered.

### **Q: Do I need a physician authorization from my doctor to participate in your balance training program?**

A. Yes, if you are interested in seeking reimbursement from your healthcare insurance. Also, you may need one after screening you for evidence of risk factors during moderate physical activity and review of your family history. To download a copy of this form (PDF), go to: <https://karenowoc.com/mdform/>.

### **Q: What's considered a "medical necessity"?**

A: Our balance training program becomes medically necessary when your doctor has diagnosed you with a qualifying condition and has determined that our services will reduce your fall risk and improve or alleviate the disease/condition by improving your mobility, muscle health, gait speed, postural stability, and general physical function.

Chronic conditions include, but are not limited to, **sarcopenia** (age-related muscle loss that causes diminished strength and function), **cardiovascular and pulmonary diseases, diabetes, osteoarthritis, osteoporosis/osteopenia, other musculoskeletal issues, Parkinson's, and cancer**.

### **Q: Do you bill insurance for exercise physiology services?**

A: No, Karen Owoc Medical Fitness does not bill insurance, but your payments to Karen Owoc Medical Fitness are seamless with credit card autopay.

**Q: Does my flexible spending account (FSA) or health savings account (HSA) cover your services?**

A: Maybe, so confirm with your FSA or HSA administrator to ensure exercise physiology services are covered. You'll likely need a **Letter of Medical Necessity** from your doctor that identifies exercise physiology services as medically necessary. What is NOT covered as a qualified medical expense is balance training to "maintain good health and well-being".

**NOTE:** Our **Physician Authorization to Participate in Balance Training form** has dual purposes. When completed, it also serves as a **Letter of Medical Necessity (LMN)** since it contains all the pertinent information you'll need if your healthcare insurance company requires one.

At this time, we do NOT accept your HSA or FSA debit card as payment, so you'll have to pay in full, then submit your receipts back to your insurance company for reimbursement.

**Q: What if I don't have a medical savings account or an insurance company that will reimburse me for my expenses? Can I deduct the services from my taxes?**

A: Maybe, if the services are qualified as medically necessary and satisfy IRS conditions. Your tax professional can confirm and help you with this.

To learn more about exactly what is and isn't considered a qualified medical expense, refer to the IRS Publication 502: [irs.gov/pub/irs-pdf/p502.pdf](https://www.irs.gov/pub/irs-pdf/p502.pdf)