

# A Reimbursement Roadmap

FOR

## A 12 WEEK JOURNEY OF WELLNESS AND WEIGHT LOSS

and

## A COMPREHENSIVE WEIGHT LOSS TOOLKIT

Learn how to use your HSA/FSA dollars to get fully reimbursed for these online programs, designed to help you reverse insulin resistance, lose weight and improve your health

**By, Ritu Saluja-Sharma MD**

Board Certified Emergency Medicine  
Board Certified Lifestyle Medicine  
Integrative Nutrition Coach  
Founder of Head Heart Hands



[WWW.HEADHEARTHANDSMD.COM](http://WWW.HEADHEARTHANDSMD.COM)

---

## Welcome!!

I am so happy that you have downloaded this guide!

I'm Dr Ritu Saluja-Sharma, and I'm a board certified physician, in both Emergency Medicine and Lifestyle Medicine, and the creator of Head Heart Hands.

After years of caring for patients in their most vulnerable moments in the ER, it has become clear to me that our healthcare system does not prioritize disease prevention.

It's also obvious our current dietary guidelines and diet culture don't work! Just look at the statistics. 71.6% of American adults aged 20 and above are overweight, of which more than half are obese!

6 out of 10 Americans are suffering from chronic diseases, such as type 2 diabetes, high blood pressure, elevated cholesterol, heart disease, dementia, strokes, and cancer, and the rates of these conditions are increasing.

But did you know that 80% of our most common chronic diseases can be prevented? Many of these conditions can even be reversed.

Our system is setting us up to fail. People are not getting the help they need.

This is why I created my online programs!

My online programs are designed to help you lose weight, prevent/reverse disease, and add healthier and happier years to your life by targeting root causes, including insulin resistance, inflammation, gut health, and more.

Insulin resistance is the root cause of type 2 diabetes and prediabetes. But, traditionally in medicine, the goal of type 2 diabetes care has just been management of blood sugars to slow the progression of complications-- not actually aiming to reverse insulin resistance.



---

This is NOT ENOUGH! We know that for many people reversing insulin resistance is possible! And for people who reverse insulin resistance, it may even be possible to achieve a remission of type 2 diabetes.

Not only that, but even conditions like high blood pressure, high cholesterol, non-alcoholic fatty liver disease, (and more) are linked to insulin resistance and can also often be reversible!

My goal is to empower you, so you can feel in control of your health and wellbeing. My programs provide the knowledge and tools to help you understand and target the root causes of your problems, and to give you a clear step by step roadmap to help you make the diet and lifestyle changes to help you lose weight, and prevent/reverse disease.

I believe that helping people prevent and reverse disease in this way is the most meaningful thing that I can do as a physician, and this is my goal with all of my programs.

Thankfully, if you have an HSA or FSA, for many people, my programs may likely be completely covered by your health insurance benefits! Check out this guide to learn more!

**Rooting for you always!**

*Ritu Saluja-Sharma M.D.*

Please note: The content of this guide is not meant to be a substitute for professional medical advice, diagnosis or treatment. Always seek the advice of your physician or qualified medical professional with any questions that you may have regarding a medical condition. Never disregard professional medical advice or delay in seeking it because of something that you have seen or read in this guide. All of the information in this guide is for informational and educational purposes only, and reading it does not constitute a doctor patient relationship with Dr Ritu Saluja-Sharma.



HEAD HEART HANDS

---

# WEIGHT LOSS PROGRAMS HSA/FSA ELIGIBILITY

Weight loss programs are eligible for reimbursement with flexible spending accounts (FSA), health savings accounts (HSA), and health reimbursement accounts (HRA) with a Letter of Medical Necessity. They are not eligible for reimbursement with dependent care flexible spending accounts and limited-purpose flexible spending accounts (LPFSA).

Weight loss programs will only qualify if the program is deemed necessary by your doctor, and treats a specific disease diagnosed by a physician. This may include conditions such as:

- Obesity
- Type 2 Diabetes
- Prediabetes
- Hypertension
- Nonalcoholic fatty liver disease (NAFLD)
- Heart disease
- PCOS (polycystic ovarian disease)
- High triglycerides
- Low HDL
- Metabolic syndrome
- Acid Reflux
- Back pain
- Arthritis

My online programs focus on reversing insulin resistance and reducing chronic inflammation, to help you lose weight and prevent/reverse disease. Insulin resistance and chronic inflammation are some of the most important drivers of our most common chronic diseases. There are multiple other conditions, not on this list, which also are linked to insulin resistance and chronic inflammation, for which my online programs are beneficial, and could serve as a medical indication, per your doctor's discretion,



---

# HOW DO I USE MY HSA/FSA TO PAY FOR THE HEAD HEART HANDS PROGRAMS?

**1. If you have any of the listed qualifying conditions, or if your doctor has ever recommended weight loss for a specific condition, talk to your doctor about obtaining a letter of medical necessity.**

See sample letter below. To make it easier, you may even just want to print this sample letter, so your doctor can complete and sign it.

Note: Head Heart Hands does not require your letter of medical necessity—it is only for your records, and for you to submit for reimbursement.

**2. Purchase your Head Heart Hands Online Program (A 12 Week Journey of Wellness and Weight Loss or A Comprehensive Weight Loss Toolkit)**

This can be done with your HSA or FSA card. If you do not have a card, you can use your personal credit card.

**3. Print your program receipt, which is sent via email when you enroll.**

**4. Submit your receipt and letter of medical necessity to your HSA/FSA provider.**

If you paid with your personal credit card, this documentation will be needed for reimbursement. If you paid using your HSA/FSA card, the receipt and letter of medical necessity will be used for verification of benefits.

Please Note: the claim processes vary by HSA/FSA provider, so please check with your provider or HR representative for details.



---

## HOW CAN I MAKE SURE THAT THE PROGRAM IS ELIGIBLE AS A HSA/FSA EXPENSE?

To check if an item is an eligible FSA/HSA expense, you can first refer to your account administrator's website. If there is any confusion, you should reach out to them directly to confirm an item's eligibility.

With a medical indication, weight loss programs, such as the Head Heart Hands online programs, qualify as an eligible expense, according to the IRS. For this reason, it should qualify under most plans.

## HOW CAN I LEARN MORE?

For additional information about FSA/HSA, see: <https://www.irs.gov/pub/irs-pdf/p969.pdf> or consult your tax advisor, HR administrator, or HSA/FSA provider.

Head Heart Hands does not provide healthcare benefit, legal, or tax advice. This material has been prepared for informational purposes only, and is not intended to provide, and should not be relied on for medical, healthcare benefit, legal, or tax advice. You should consult your own medical professional and/or FSA/HSA provider before engaging in any transaction.



# LETTER OF MEDICAL NECESSITY

## Flexible Spending Account/Health Savings Account

To be completed by licensed practitioner:

This letter serves as a letter of medical necessity for \_\_\_\_\_  
who has a medical indication for starting a weight loss program. (Patient Name)

Medical Condition:

- |   |  |
|---|--|
| <input type="checkbox"/> Type 2 Diabetes                  | <input type="checkbox"/> Polycystic Ovarian Disease    |
| <input type="checkbox"/> Prediabetes                      | <input type="checkbox"/> Metabolic Syndrome            |
| <input type="checkbox"/> Obesity                          | <input type="checkbox"/> High Triglycerides or Low HDL |
| <input type="checkbox"/> High Blood Pressure              | <input type="checkbox"/> Acid Reflux                   |
| <input type="checkbox"/> Nonalcoholic Fatty Liver Disease | <input type="checkbox"/> Back Pain                     |
| <input type="checkbox"/> Heart Disease                    | <input type="checkbox"/> Arthritis Pain                |
| <input type="checkbox"/> Other _____                      |  |

\_\_\_\_\_  
(Medical Provider Signature)

\_\_\_\_\_  
(Date)

Printed Medical Provider Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Provider License Number: \_\_\_\_\_



HEAD HEART HANDS

---

# WHAT ARE THE HEAD HEART HANDS ONLINE PROGRAMS?

The Head Heart Hands programs are physician created online programs with both learning and virtual coaching modules, designed to be a comprehensive solution to help you lose weight and prevent/reverse disease. The goal is to combat insulin resistance,, chronic inflammation, and other root causes of disease (including gut health), by emphasizing eating more whole foods and plants.

The programs are holistic, and include virtual coaching lessons, to help you tackle the mindset and emotional barriers to making dietary and lifestyle changes. Not only that, but you will also get all of the tools and resources you need to make changes that will last a lifetime. (meal plans, recipes, grocery lists).

There are 2 programs-- **The 12 Week Journey of Wellness and Weight Loss and The Comprehensive Weight Loss Toolkit**. They differ in length and format, but both include:

- **Core Learning Modules packed with the science of weight loss and nutrition.**
- **Insulin Resistance Intensive, Prevent/Reverse Type 2 Diabetes Module**
- **Coaching Modules targeting mindset and achieving permanent weight loss.**
- **Access to the Signature 14 Step Plan for Wellness and Weight Loss, focusing on eating more whole foods and plants, with optional intermittent fasting,**
- **Access to Recipe and Meal Idea website**
- **Sample Meal Plans and Meal Planning Templates**
- **Sample Grocery list to make shopping easier**
- **Access to "Program Playbook," a step by step companion guide for the program.**



# WHAT ARE THE HEAD HEART HANDS ONLINE PROGRAMS?

The 12 Week program is a comprehensive, self guided 12 week program, with 2 learning modules per week, and 1 coaching module per week. The program covers:

- Insulin Resistance
- Chronic Inflammation
- Nutrition
- Weight Loss
- Lowering Cholesterol
- Preventing Heart Disease
- Lowering Blood Pressure
- Reducing Cancer Risk
- Mental Health
- Stress
- Mindfulness
- Physical Activity
- Increasing Longevity
- Improving Microbiome/Gut health
- Preventing and reversing NAFLD (Nonalcoholic Fatty Liver Disease)

## A 12 WEEK JOURNEY OF WELLNESS AND WEIGHT LOSS



A Comprehensive Weight Loss Toolkit is a self paced, self guided, shorter program. The program focuses on:

- Insulin Resistance
- Chronic Inflammation
- Nutrition
- Weight Loss
- Preventing and Reversing NAFLD

## A COMPREHENSIVE WEIGHT LOSS TOOLKIT



Here are just some of the results that participants have experienced in just 12 weeks\*:

- Reversal of Prediabetes
- Lower Blood Sugars
- Drastically Reduced Cholesterol
- Weight Loss 10-20+ lbs
- Decreased Blood Pressure
- Resolved Acid Reflux
- Decreased Joint Pain
- Increased Energy
- Improved Mood
- Improved Complexion
- Improved Mental Clarity
- Improved Sleep
- Improved Digestion

\*Testimonials and results reflect individual experiences of those who have participated in the 12 week program. However, they are individual results and results do vary.



---

## ARE YOU INTERESTED IN LEARNING MORE?

If you are interested in learning more, please check out my website which has more information about my online programs. I designed my online programs to provide you with everything you need to combat insulin resistance-- without cutting out entire food groups, and without dieting, deprivation, or shame! The programs provide the step by step guidance, virtual coaching and tools you need, so you can lose weight, prevent and reverse disease, and add healthier and happier years to your life!

**To Learn More about the 12 Week Program, Visit:**

**<https://www.headhearhandsmd.com/a-12-week-journey-of-wellness-and-weight-loss>**

**To Learn More about the Weight Loss Toolkit, Visit:**

**[https://www.headhearhandsmd.com/weight\\_loss](https://www.headhearhandsmd.com/weight_loss)**

**“The doctor of the future will give no medication but will interest his patients in the care of the human frame, diet and in the cause and prevention of disease”**

**—Thomas A. Edison (1847-1931)**

Follow me on



HEAD HEART HANDS