



Using Your HSA / FSA for Reiki & Energy Healing Sessions

Many clients don't realize that Reiki and other holistic wellness sessions can often be paid for using pre-tax Health Savings Account (HSA), Flexible Spending Account (FSA), or Health Reimbursement Arrangement (HRA) dollars — money you've already set aside for healthcare. Here's what you need to know.

What Is a Letter of Medical Necessity (LMN)?

An LMN is a short note from a licensed healthcare provider (your doctor, therapist, psychiatrist, or other treating provider) confirming that a specific treatment — in this case, Reiki or energy healing — is recommended as part of your care for a diagnosed condition. Most HSA/FSA administrators require this documentation before they'll approve reimbursement for services like Reiki, because it shows the session is therapeutic rather than purely for general relaxation or wellness.

Why It Matters

HSA/FSA plans generally distinguish between two categories of care:

- General wellness — relaxation, stress relief, or personal growth without a specific diagnosis. Typically NOT eligible for reimbursement.
- Medically supportive care — sessions tied to a diagnosed physical or mental health condition and recommended by a licensed provider. Often ELIGIBLE with proper documentation.

An LMN is what moves your Reiki sessions from the first category into the second.

How to Get Reimbursed — Step by Step

1. Talk with your doctor or therapist. Let them know you'd like Reiki or energy healing included as part of your treatment plan for a specific condition (e.g., chronic stress, anxiety, chronic pain, insomnia).
2. Request a Letter of Medical Necessity. Ask your provider to state your diagnosis, recommend Reiki/energy healing sessions, and note the recommended frequency or duration.
3. Book your sessions with Sacred Healing Therapies as usual.
4. Request an itemized receipt from us after each session — we're happy to provide one that includes the date, service provided, and amount paid.
5. Submit your LMN and receipts to your HSA/FSA/HRA administrator for reimbursement or use your HSA/FSA debit card directly if your plan allows it.
6. Keep copies of everything for your records — your plan may request documentation at tax time or during an audit.

A Few Things to Keep in Mind

- Every HSA/FSA/HRA plan has slightly different rules — it's always worth a quick call to the number on your card to confirm your plan's specific requirements before booking.
- Some plans accept documentation after the fact; others prefer it in advance. When in doubt, get your LMN first.
- Traditional health insurance (including Medicare) does not typically cover Reiki directly — HSA/FSA/HRA reimbursement is a separate benefit tied to your tax-advantaged healthcare account, not your insurance plan.
- We are not a medical provider and cannot issue an LMN ourselves — that must come from a licensed healthcare provider treating your condition.

What We Provide

At Sacred Healing Therapies, we're glad to support you through this process. Simply let us know you plan to submit for reimbursement, and we will provide a properly itemized receipt for every session — including date, service description, and amount paid — ready for your HSA/FSA/HRA submission.

Questions? We're happy to help you navigate this process.

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