What Is a

Letter of Medical Necessity?

A letter of medical necessity (LMN) is a note from a healthcare provider explaining why you need a certain treatment, service, or product for your health, often so insurance benefits will cover it.

Who Needs an LMN?

Anyone whose insurance or benefits plan requires proof that a treatment or product is medically necessary. This can include yourself or:

- A parent, caregiver, or legal guardian submitting the LMN on behalf of someone in their care.

What Must an LMN Include?

- ✓ Your diagnosis and specific details that connect your treatment to your diagnosis.
- ✓ Clear treatment recommendations, including:
  - The name and type of product needed.
  - How many products you use per day, week, and month.
- ✓ Any medical records or other documents that support your healthcare provider's recommendation.
- ✓ Your healthcare provider's signature, credentials, and the current date.

An LMN should have as much information as possible. Clear, detailed information can help prevent delays in getting your treatment or medical supplies covered.