

LETTER OF MEDICAL NECESSITY

October 22, 2025

To: HSA/FSA Administrator

From: Medical Provider

Subject: Letter of Medical Necessity for irena gao

Reported Diagnosis:

1. TREATMENT RECOMMENDATION

The patient, Irena Gao, a 30-year-old female with diagnosed Anxiety (F41.9) and Depression (F32.9), is being prescribed a structured physical exercise program through a gym membership. The recommended regimen includes 30 minutes of moderate-intensity aerobic exercise at least 3-4 times per week, complemented by 2 sessions of resistance training. This exercise protocol is designed to increase endorphin production, reduce cortisol levels, and improve overall mood regulation. The program should be maintained consistently as part of the management plan for 12 months, with periodic reassessment of symptom improvement.

2. CLINICAL RATIONALE

Regular physical exercise has been clinically demonstrated to reduce symptoms of anxiety and depression through multiple physiological and psychological mechanisms. Research indicates that structured exercise programs can be as effective as pharmacotherapy for mild to moderate depression and anxiety disorders (Blumenthal et al., 2007; PMID: 17846259). A meta-analysis of randomized controlled trials found that exercise interventions produced moderate to large effects in reducing anxiety symptoms (Stubbs et al., 2017; PMID: 28319557). The patient's specific presentation of anxiety (F41.9) and depression (F32.9) is likely to respond positively to regular physical activity, which has been shown to increase serotonin and norepinephrine levels while reducing inflammatory markers associated with mood disorders.

3. ROLE IN PATIENT HEALTH MANAGEMENT

The prescribed gym membership will provide the patient with access to necessary equipment and environment to perform the recommended exercise protocol. Regular physical activity will serve as a complementary non-pharmacological intervention to address the patient's anxiety and depression symptoms. Exercise has been shown to improve sleep quality, reduce rumination, enhance self-efficacy, and provide positive social interactions, all of which are beneficial for patients with mood and anxiety disorders. This intervention aligns with current clinical guidelines that recommend physical activity as a first-line treatment component for mild to moderate mental health conditions.

4. CONCLUSION

Based on the patient's clinical presentation of Anxiety (F41.9) and Depression (F32.9), and the substantial body of evidence supporting exercise as an effective intervention for these conditions, I am recommending a gym membership as medically necessary as part of the patient's comprehensive treatment plan.

Products and/or services recommended:

1

Sincerely,

Medical Provider

Saga Health

Date: October 22, 2025

This letter documents medical necessity for HSA/FSA reimbursement purposes.