



Frequently Asked Questions (FAQ)

1. What is the process to sign up for Lōvu and use its features?

Signing up for Lōvu is simple: Locate the QR code on our handout (Available at your clinic) OR just email us with the name of your clinic/OBGYN. We will send you a designated code so you can create an account, and then just follow the guided steps to set up your profile.

If you need help setting up the app, please email: info@lovu.health

2. How does billing work with insurance if I'm using Lōvu through my clinician?

- **Monthly Billing:** Your clinician submits charges for Lōvu services and technology usage to your insurance company each month.
 - **Program Billing:** Your clinic bills insurance for using our program to monitor your health and escalate concerns to your OBGYN.
 - **Cost Contribution:** Charges for Lōvu services contribute to your deductible and out-of-pocket maximum, helping you reach important financial milestones in your maternity care journey.
 - **Device Costs:** Lōvu devices are supplied as part of a covered remote monitoring service and are billed to your health insurance for the associated technology and supporting services. If you receive a device but do not engage in the required active monitoring necessary for coverage, Lōvu may assess a program restocking and administrative fee of \$175 to recover handling and program costs. This fee does not represent a sale of the device or an additional charge for covered healthcare services.
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3. What is the typical monthly charge for Lōvu?

Monthly charges depend on factors such as your insurance plan, deductible status, and coverage specifics. The services are billed to your insurance plan at the end of each month based on time and data used. High-deductible insurance plans may result in higher charges. To give you the most accurate estimate, we recommend reaching out to our billing department. Lōvu can assist in providing details about your coverage, out-of-pocket costs, and any deductibles or copays you might be responsible for. Depending on the type of billed codes, type of data, and time spent, there is a range of charges for services provided, which is why billing estimates may vary.

4. Is Lōvu a paid app? Is there a one-time fee or a recurring charge?

Lōvu operates on a recurring billing model, subject to change based on your insurance coverage. Your monthly charge typically consists of small co-pays, similar to clinic visits. Costs may fluctuate initially but tend to stabilize over time, contributing towards your yearly deductible.

5. Can we discontinue using the service if it does not meet our needs? Are there early termination fees?

Yes, you may discontinue Lōvu services at any time **without incurring early termination fees**. The devices provided are yours to keep, even if you choose to stop using Lōvu. We do ask that you remain on services for at least three months so that we can cover the cost of the devices we provide to you.

6. Do I need to return the devices once I stop using Lōvu?



No, you do not need to return the devices unless they are unopened and you wish to send them back. Otherwise, you are free to keep or donate them.

7. Can I use my Health Savings Account (HSA) or Flexible Spending Account (FSA) to pay for Lōvu services?

Yes, if you have a Health Savings Account (HSA) or a Flexible Spending Account (FSA), you can use the funds to pay for qualified medical expenses, which may include services like Lōvu. HSAs and FSAs offer tax-free withdrawals for eligible expenses, and the funds in your account can be used to cover deductibles, copayments, and other out-of-pocket costs.

Learn more about the differences between HSA and FSA here: [NIH Explanation](#).

We hope this FAQ provides clarity on Lōvu's services and billing process. If you have additional questions, feel free to contact us!

Lōvu Customer Service: (415) 604-3621

Billing Service Line: (415) 604-2948

Email: info@lovu.health

Billing: billing@lovu.health