

How to Slash Your Health Insurance Costs Today

DISCOVER THE INEXPENSIVE ALTERNATIVE
TO COSTLY HEALTH INSURANCE FOR
HEALTHY PEOPLE



knewhealth



HEALTH COST SHARING

Are you a healthy person?

Sick of paying for health insurance you don't need?

Don't have health insurance because it's just too expensive?

If you're a healthy, self-employed person with health insurance, you're most likely sick of paying so much for health insurance you don't ever use!

As you probably already know, the way the health insurance industry works is that people with low medical expenses, like you, subsidize the costs of people with high medical expenses.

If you weren't there, paying your exorbitant fees, without (thank goodness!) needing much medical attention, month-to-month and year-to-year...

They would go out of business.

Plain and simple.



HEALTH COST SHARING

You have lower medical expenses so why pay the same as people with high expenses?

Because you're relatively healthy, you're happy (and so are we) that you don't need to go to the doctor that often.

You're looking for a solution that gives you peace of mind in the unexpected case that a larger medical issue or accident arises for you or your family.

But you don't want to be over-paying for coverage you don't use and, by doing so, subsidizing the monthly, yearly, even daily; medical needs of people with high medical expenses across the country.

If this describes you, then we have good news for you.

There is an alternative! In fact, we think it's likely to be the alternative you've been searching for.

And now it's here.



HEALTH COST SHARING

What is health cost sharing? And what can it do for you?

Knew Health is a pioneer in a little-known, but well-established, model of safeguarding your health and finances, called health cost-sharing (also called medical cost-sharing).

To explain what Knew Health is, let us first explain what it's not.

Knew Health is not health insurance.

When you pay a health insurance premium, you are paying for a legal obligation on that company's part to cover certain medical expenses under certain conditions.

That sounds great--until you consider that the premium you pay (as a healthy person) is pretty much the same premium that someone with severe, intensive, monthly medical needs is paying.

As we've seen, these companies' very business model depends on you paying the same premium as that person. In contrast to health insurance, health cost-sharing does not involve premiums. Instead, you pay a monthly share (usually around 33% less than the typical premium) into a community fund, shared across thousands of people like you across the country.

It's kind of like a savings account for your health, but it's much safer for your financial health than a personal savings account would be because you don't have to save up lots of money before you can use money if you incur unexpected medical expenses.

For example, suppose 10,000 people are in a health-sharing community together (which is a common amount in the health cost-sharing field,) and they're all contributing a monthly share averaging \$250 into the pool.

That works out to \$30,000,000 a year.

In the medical cost-sharing model, 90.1% of that goes straight into the community fund. That works out to \$27,300,000 in pooled savings per year, available to share in members' major, unexpected medical expenses. The other 9.9% goes to the administrator's costs to support our members.

You can see why this is a cost-effective way communities have been coming together to provide for their health for decades.

Knew Health is now available to you and other Americans that have been overpaying for health insurance while barely using it.



“Good health is not something we can buy. However, it can be an extremely valuable savings account.”

Anne Wilson Schaefer, Author

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HEALTH COST SHARING

Testimonial

"I paid an incredible amount each month and we hardly ever went to the doctor! My expenses before having any benefits or use were ridiculous.

The cost of my high-deductible, corporation subsidized insurance policy was \$642/mo for a family of four (the total cost is \$1200 when you add in the corporate contribution to my portion of the cost).

My main concern was really just getting an understanding of how the cost-sharing model works, so I can trust we'll have a reliable community when a need arises.

If one of the concerns holding you back from pursuing your dreams is healthcare costs, this option is finally available to provide you savings you can apply to well care, access to the types of health workers you want to see and the comfort of financial support."

- Kristina, Knew Health Member



HEALTH COST SHARING

Why is health cost sharing so much cheaper than health insurance?

If you calculate your savings from health cost-sharing, via our free, handy, 30-second [Savings Calculator](#), you'll see that you can often save up to 33% versus a comparable health insurance plan.

How and why is Knew Health cost-sharing so much cheaper than health insurance?

For 2 basic reasons:



HEALTH COST SHARING

Reason #1: Well Visits vs. Sick Visits

Most people view health insurance as an ATM by which they try to cover as many of their healthcare costs as possible, to make up for their outrageously high premiums. This means they try to get every last medical expense paid for, including annual checkups, long-term maintenance medication, psychotherapy, etc.

Of course, none of this is free for the insurance company, so premiums go up for everyone. Including you, who-- as a relatively healthy person-- doesn't need all this ongoing medical support every year.

In contrast, Health Cost Sharing is not designed to be an ATM for every last medical expense you might incur. Health Cost Sharing is there to support you in paying for unexpected medical expenses. These are the ones that are unlikely, but could make a major dent in your family's finances if they came out of nowhere.

The Health Cost Share, shares costs for what are called "sick visits"-- those visits to medical professionals that happen if/when you get sick. Since you don't expect to get sick, these are the unexpected medical expenses you might incur and which you truly want peace of mind for.

However, Knew Health doesn't provide for what we call "well-visits"-- those regular expenses, such as annual checkups and long-term maintenance medications, that you know about in advance and can therefore plan for.

The distinction between "sick-visits" and "well-visits" is part of what allows us to provide you with monthly medical sharing costs that are often one third cheaper than comparable health insurance premiums.

Because you're a healthy person, it's likely you consume far less medical care than the average American (let alone the unhealthiest Americans!). We know that, rather than subsidizing the monthly, yearly, and even daily medical costs of those who need regular, ongoing medical attention all the time...

And rather than pre-paying for a ton of medical care that you'll likely never use...

We know you'd rather keep that money for yourself. That's money you can use for anything. Including--if you choose-- to pay preventive wellness.

We thought so.



HEALTH COST SHARING

Reason #2: Health Cost Shares Prioritizes Individual Savings

Nationally, benchmark health insurance rates, for those not receiving employer- or government-subsidized health insurance, increased by about 25% in 2017 and by 30% in 2018. But in recent years, due to uncertainty around the Affordable Care Act, the increases have been truly eye-popping.

After rent or mortgage, health insurance is one of the biggest costs your personal finances face. Can you imagine any other major cost increasing by 15%-30% year after year? Why are health insurance costs so out of control in America?

The main reason is that health insurance companies are publicly traded companies, which have a fiduciary responsibility to their investors to maximize profit... i.e., to raise your premiums as much as they can.

Since it's a highly-regulated industry, startup costs are high and competition

is low. Which means it's dominated by only a few major players, who set the prices to basically whatever they want.

Because they've basically been operating as a monopoly, with no efficient competition, health insurance companies know they can pass outrageous hospital bills onto you, in the form of your spiraling premiums- knowing you have few other options.

This leaves few other options-until now. Health Cost Shares are building an alternative to this inefficient, expensive and unfair health insurance industry. An alternative based on your health needs, not on maximal shareholder profit. An alternative based on getting you the care and protection you need, at a price you can afford.

Visit our website to see the specialized options only members of Knew Health are offered.



HEALTH COST SHARING

Think of it like the difference between auto insurance and health insurance.

What if every time you filled your car with gas you sent the bill to your auto insurance company?

What if every time you changed your oil, got your car washed, or had a 10,000-mile tune-up, you submitted these expenses to your car insurance? How much do you think your insurance would cost?

A fortune, right? And this would be before any major accident claims! Well, as absurd as this seems, this is exactly the way people think about their health insurance.

Instead of seeing it as protection and peace of mind against major unexpected expenses--the way most people see car insurance--people expect health insurance to pay every last health expense.

And then people wonder why health insurance is so expensive?

At Knew Health, we've created the solution.

You'd rather pay low monthly fees and only use the membership when you really need it. This way, you have peace of mind for unexpected medical events, while paying way less for that peace of mind.

You'd rather have that extra money in your pocket and spend it how you see fit. That's why we created Knew Health. Just for you and people like you.

[Click here to see how much you can save today using this handy, quick Savings Calculator.](#)



But does this really work?

Understanding the successful history of health cost sharing.

Currently, over 1 million Americans use some form of healthcare sharing, supporting over \$670 million in medical bills per year.

This is a completely independent and well-functioning alternative to the health insurance industry. without the bloated bureaucracy or other problems with health insurance companies.

The majority of these 1 million+ members are part of organizations that specifically cater to faith-based communities.

These communities came together over the last several decades because they wanted a way to maintain their health and finances, that felt more human and less cold, distant and bureaucratic, than health insurance.

Today, healthcare cost sharing is available to anyone, regardless of faith through Knew Health.

We are pioneers of bringing this model, which has had massive success among faith-based communities for decades, to a wider audience of anyone and everyone looking for a human-centered, robust, alternative to the broken health insurance industry.

Did you know?

Health cost sharing has been around for over 30 years.



HEALTH COST SHARING

A message from our founders.



Almost 30 years ago, I created what has since become the largest nutrition school in the world, the Institute for Integrative Nutrition.

This school was central in creating the now-burgeoning field of health coaching.

Throughout these decades, I have been passionate about creating alternatives to the broken medical system, that promote real health and wellness for Americans.

Now I'm thrilled to bring this same passion to creating an alternative to the broken health insurance system. And providing a way forward for individuals like you to safeguard your health and finances.

Now, that alternative is here.

Sincerely,
Joshua Rosenthal
Co-Founder, Knew Health



When my daughter was born in 2013, I realized that it was health insurance itself that was a major barrier to most Americans to access health - focused medical choices.

After some diligent research, I came across an innovative and quintessentially American way of safeguarding myself and my family in case of catastrophic illness or injury whilst saving us over a thousand dollars a month when compared to mainstream insurance... the Christian Health Sharing Ministry.

Since then I've been itching to build on the same foundations and overcome the limitations of that model and bring true health to every American.

Sincerely,
James Maskell
Co-Founder, Knew Health

Ready to take the next step?

Find out how much you can save, within minutes, by using our [Savings Calculator here](#).

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