

knewhealth



**MATERNITY
GUIDELINES**

GENERAL

As with any other medical need requests, expectant mothers pay a single IUA for all expenses related to their maternity Need Request. Shareable expenses may be related to miscarriage, prenatal care, postnatal care, and delivery.

Please submit your maternity Need Request as soon as possible, but no later than 6 months from pregnancy confirmations so we can best assist you with your maternity Need Request.

WAITING PERIOD

Pregnancy is considered to have existed prior to Membership if conception occurs prior to or within the first 60 days of the Membership.

Conception that occurs prior to Membership or within the first 60 days of Membership is not shareable.

Newborns who are not born as part of a shareable maternity Need must be enrolled manually in a Knew Health Membership. The newborn's Membership will begin on the date of enrollment, but can be no sooner than seven days after delivery. Any complications that the newborn may have, or any medical conditions present at birth, will be considered pre-membership medical conditions. Such conditions are subject to the same waiting periods as other pre-membership medical conditions.

WHAT IS SHAREABLE

PRENATAL

- Routine office visits
- Routine lab work
- Most immunizations (such as flu shots)
- Fetal non-stress test (after 36-weeks)
- Up to three standard ultrasounds (unless an unexpected complication requires additional scans)
- STD/STI screenings prescribed by a licensed practitioner as part of routine prenatal care

DELIVERY

- OB/GYN labor and delivery
- Cesarean
- Multiple births
- Hospital labor and delivery
- Hospital room and board
- Anesthesiologist
- Legally practicing midwives
- Home births
- Birthing centers
- Charges related to unexpected complications with mother
- One in-hospital pediatrician visit, including routine immunizations, routine lab work, and routine hearing tests (these are shareable when the baby is added to the membership within 30 days of delivery and when these services occur prior to discharge from hospital)

POSTNATAL

- Mother's six-week postpartum checkup with pap test
- 2-week cesarean post-op appointment

WHAT IS UNSHAREABLE

PRENATAL

- 3D & 4D ultrasounds
- Non-prescription supplements
- Genetic testing, including but not limited to
 - Amniocentesis Inhibin A
 - Alpha-Fetoprotein Serum (AFP)
 - Any type of Nuchal Translucency (NT) ultrasounds
 - NIPT testing
 - Services by companies providing genetic testing

DELIVERY

- Doula services
- Birthing tubs (or other items)
- Placenta encapsulations
- Circumcision
- Diagnostic Hearing Screening (including evoked auditory tests, BAEP, ABR< or BAER)

Other services may be ineligible as determined by Knew Health. If you have questions about a specific service, please contact Knew Health prior to receiving care.

POSTNATAL

- Breast pumps
- Lactation consultant
- Mother's immunizations
- Postpartum counseling
- Additional postpartum services

If you have questions about a specific service, please contact Knew Health prior to testing. All genetic testing will be the responsibility of the member.

Check-ups for the baby after delivery are not part of the maternity need request. These would either fall under standard preventive care, or would be considered a separate Need Request and subject to Member Guidelines eligibility determination.

Complications related to the baby would be considered a separate Need Request and subject to eligibility determination based on the Member Guidelines.

IUA PAYMENTS

Like any other shareable medical expense, the IUA must be paid prior to any cost sharing. The IUA must be paid within six months of the first day of service, or the maternity Need Request may become ineligible for sharing. Consideration will be given for situations where the cost of treatment has not exceeded the IUA after six months. Please contact the Needs Team in this situation. Any late payment fees or interest charges incurred because of a late IUA payment are not shareable.

Knew Health can take a one-time IUA payment, paid directly to us, to meet your IUA. Please speak with our Needs Team to coordinate an IUA payment. Members can also make payments directly to providers. Payments made directly to providers can count towards your IUA for shareable services. In the event of overpayment, IUA reimbursements can be given to the member. Knew Health has two reimbursement periods: midway through the pregnancy and after delivery.

SEPARATE NEED REQUESTS

Any additional Need Requests of the baby after birth, whether the condition existed before or after birth (including congenital conditions), is separate from the mother's maternity Need Request and will require a new medical Need Request submission and IUA for each baby. Expenses for any pregnancy or birth-related complications of the mother are considered for sharing as part of the maternity Need Request.

PREMATURE BIRTH

The baby's eligible Need Requests are considered shareable as part of an eligible maternity Need, even if the baby is born prematurely. Any services not included in a standard maternity Need would be considered a separate Need for the baby and will require a new medical Need Request submission and new IUA for each baby.

IN VITRO FERTILIZATION (IVF)

Expenses related to fertility treatments are not shareable.

For pregnancies occurring by IVF or other "non-traditional" fertilization methods, Knew Health defines the date of conception as the date the fertilized embryo is implanted in the uterus.

MISCARRIAGE

Any expenses related to a miscarriage that is associated with an eligible maternity Need are shareable if the costs exceed your IUA.

Expenses related to a miscarriage that is not associated with an eligible maternity Need are shareable as a regular Need Request.

GESTATIONAL DIABETES

Gestational diabetes is considered a complication of pregnancy, and members who develop this condition are encouraged to follow the recommendations of their treating providers.

Gestational diabetes is not considered insulin dependent. Therefore, costs of medications prescribed to treat gestational diabetes, including insulin, can be shared according to our prescription sharing guidelines.

Members are encouraged to seek counsel from their OB/GYN on dietary changes and exercise. Glucometers and test strips can be purchased at local pharmacies or online at reasonable costs. For these reasons, nutritionists, other therapists, and testing supplies are not shareable.