

knewhealth

Guideline Update Highlights

knewhealth

Knew Health is not an insurance company nor is the membership offered through an insurance company. Knew Health Membership does not satisfy state or federal requirements for healthcare coverage or minimum essential coverage. This is not a legally binding agreement to reimburse or indemnify you for medical expenses you incur. There is no guarantee of payment of medical expenses you incur.

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Knew Health's Membership Guideline Update Highlights

Effective: October 1, 2024

This document highlights some key updates to the Guidelines. We encourage you to review the [full updated guidelines](#) and contact us at hello@knewhealth.com with any questions.

Any Needs that began prior to 10/01/2024 will be subject to previous Guidelines for the duration of the Need. These changes have been carefully implemented to ensure the Community is safeguarded from sharing in excessive or unnecessary expenses. Knew Health continues to make our Members the number one priority and are dedicated to providing unparalleled concierge support and fair and consistent costs.

Knew Health monthly contributions have not increased in almost five years and we work to continue this for as long as possible. To date, we have never denied an eligible sharing request and have shared all eligible Need Requests in full.

- **Membership Eligibility Requirements:** Newborns whose birth is part of a shareable maternity Need will need to be added to the Knew Health Membership within 30 days of the birth.
- **Allergy Treatments:** Previously, allergy testing and medication were excluded from sharing. Now, allergy testing, curative treatments, and medication are shareable up to \$2,500 per eligible Need, subject to pre-existing condition limitations.
- **Determination of a Need:** If a Member is injured due to the actions of another person or party who is liable or potentially liable for payment, and that party or their insurer refuses to pay until a legal remedy is reached, the Member must pursue legal action. The Knew Health Community reserves the right to withhold or place conditions on sharing these Needs requests until the matter is resolved.
- **Maximum Shareable Amount:** While there is no lifetime maximum for eligible sharing amounts for any Household or Membership, sharing will be limited by the total contributions available from all Members. To ensure fair distribution among Members, no single Need Request can use more than 10% of the total available contributions in any calendar year. Additionally, a Member can only utilize up to 10% of the total available contributions per calendar year for a maximum of two years.
- **Multiple Needs in a 12-month Period:** The time-frame for determining the 12-month period will be simplified to Membership Year.
- **ADHD, ADHS, and SPD:** Previously, expenses for prescriptions related to ADHD, ADHS, and SPD were not shareable. The maximum shareable amount will be \$1,000 per Member per Membership Year.
- **Alternative Medicine Practices:** Some alternative medical treatments may be shared with prior written approval from Knew Health. Excluded therapies include toxic mold, chronic Lyme, IV infusion, ozone, light, and PRP therapies. Approved treatments must be safe, effective, and demonstrate value over current standards of care. More costly alternative treatments may have shareable caps. Documentation required includes detailed explanations, treatment plans, costs, and duration. Expenses incurred before approval will not be shareable. Treatment plans must be itemized and can only be approved for up to one month in advance.

- **Recovery Allowance:** To simplify and streamline recovery care, Chiropractic Care, Occupational Therapy, Physical Therapy, Speech Therapy, and Hyperbaric Therapy, members will receive an allowance of up to \$7,500 per eligible medical Need for all recovery care as recommended by their licensed healthcare provider. Alternative treatments under this allowance require approval from us and are evaluated case-by-case for severe injuries or illnesses needing additional treatment beyond the allowance. Therapeutic massage is not shareable.
- **Dental:** We are clarifying that dental procedures provided by dental professionals (e.g., tooth extractions, cavities, crowns, root canals) are generally not shareable. Tooth damage caused by a traumatic accident or injury may be considered for sharing, with a lifetime maximum of \$10,000 per member. Injuries related to eating, chewing, and grinding are not considered traumatic injuries.
- **High-Cost Therapeutics:** Experimental drugs and/or therapies, such as cell therapy, gene therapy, immunotherapy, biologics, or individual new therapeutics will not be eligible for sharing.
- **Hospitalization:** We are updating the maximum amount shareable for hospitalizations. Hospitalization will be shareable at a semi-private room rate up to \$250,000 per Need. If a medical provider prescribes ICU or quarantine, those expenses are also shareable up to \$250,000 per Need.
- **Dialysis/End-Stage Renal Disease:** We are updating the maximum amount shareable for dialysis or end-stage renal disease care. Dialysis or end-stage renal disease care will be shareable up to 12 months or \$90,000 per Need.
- **Temporomandibular Joint Dysfunction (TMJ):** TMJ will now be shareable up to \$1,500 per Member.
- **Hospice Care:** We are updating the maximum amount shareable for hospice care. Hospice care will be shareable up to 60 days or \$10,000.
- **Organ Transplants:** We are updating the maximum amount shareable for organ transplants. Organ transplants will be shareable up to \$100,000 per Member.
- **Motor Vehicle Accidents:** Will be shareable only if no third party or insurance entity is liable. The need request must be submitted within 6 months of the accident. The Knew Health Community will not share in accidents where the member lacked required insurance or liability coverage. If a third party or insurance entity is involved, needs are not shareable until documentation shows no liability or partial payment. If the member is suing for damages, resulting medical expenses are not shareable.
- **Maternity Care:** Pelvic Floor Therapy will be a shareable expense, up to 2 sessions. Chiropractic care specifically related to a pregnancy will be shareable up to 8 sessions per pregnancy. Postpartum depression care will be a shareable expense, up to \$3,500 per pregnancy. Diagnostic Hearing Screenings will be shareable as part of delivery expenses.
- **Tobacco or Smoked Product Use over 50:** Two conditions will be added to the limitations on sharing in Needs for tobacco or smoked product users over the age of 50: oral and esophageal disease and gastric and duodenal ulcers. Sharing for any condition will be limited to \$25,000 for each condition.

This document does not address every Knew Health Member Guidelines change that will go into effect October 1, 2024, but instead is merely a resource to highlight some of the key changes. Please see the complete version of the [Member Guidelines](#) on our website for additional details.