



Guideline Update Highlights



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.

Knew Health’s Membership Guideline Update Highlights

Effective: September 1, 2025

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 9/01/2025 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.

To date, we have never denied an eligible sharing request and have shared all eligible Need Requests in full.

Index / Table of Contents:

- A full index and table of contents have been added to improve transparency and navigation.

Guiding Beliefs:

- A new section has been added that reads as follows:

At Knew Health, we are united by a shared commitment to vibrant health and intentional living. Our community believes that true well-being comes from caring for our bodies, minds, and spirits through disciplined self-care and proactive wellness. We prioritize practices that foster strength, balance, and longevity – nourishing nutrition, regular movement, mindfulness, and natural healing. This is more than a lifestyle; it’s a collective mission to support one another in health and in times of need. By embracing personal responsibility and preventative care, we create a compassionate and cost-effective approach to managing health costs while empowering each other to thrive.

Guiding Principles and Beliefs: We believe in the power of a health-conscious community to care for one another by directly sharing the costs of medical needs in a spirit of mutual support. We commit to living in alignment with practices that foster physical, emotional, mental, and spiritual health, including mindful nutrition, regular exercise, and proactive wellness. We value personal responsibility and preventative care, recognizing that the choices we make directly impact our long-term health and the well-being of our community. We embrace holistic and integrative health approaches, such as functional medicine, natural therapies, and evidence-based wellness practices. We support a balanced lifestyle and believe that self-care, discipline, and community support create the foundation for vibrant health and lower medical costs.

Tobacco Surcharge Increase:

- Increased from \$112.50 to \$195 per membership per month.

Additional Member Responsibility:

- An additional responsibility has been added whereby members are expected to make every effort to obtain the lowest healthcare prices without sacrificing quality of care. These efforts include, but are not limited to, applying for Financial Assistance Programs, obtaining self-pay discounts and adjustments, obtaining prompt-pay adjustments, engaging in good-faith with third-party negotiating teams, and initiating payment plans. If a Member does not act in good-faith to obtain the lowest healthcare prices, the Member may be held to Usual, Reasonable, and Customary pricing. Members have a responsibility to every other Member to ensure that costs, whether below or above the Initial Unshareable Amount are the lowest possible to avoid monthly contribution increases.

IUD Removal Visit Sharing:

- Now shareable up to \$300 every three years.

Lab Work Guidance:

- Added guidance for when Evexia or LabCorp are unavailable.

ADHD / SPD Sharing Eligibility:

- A waiting period was added so that this is now shareable after 1 year of continuous Membership, up to \$1,000 per Member per Membership Year.

Over-the-Counter (OTC) Exclusion Clarification:

- Clarified that OTC medications and devices are not shareable.

Motor Vehicle Accident Sharing Rules:

- Sharing now requires confirmation that no third-party liability remains.
- If the Member is suing another party for damages, the Knew Health Community will not share in the resulting medical expenses.

Prescription Medication Clarification:

Clarifies that switching medications within the same class, treating the same condition, does not reset the 12-month sharing window.

Recovery Care Package Requirements Clarification:

- Care packages for PT, chiro, etc., may not be eligible for sharing, and must be itemized.
- Packages that cannot be itemized or paid per appointment may not be shared.

Surgical Procedure Guidance:

- Members should use outpatient facilities or surgery centers when possible and contact the Knew Health Care Team ASAP once surgery is recommended.

Workers' Compensation Exclusion:

- Adds that if a medical Need is being considered, or should be considered, by a third party or insurance entity, the Need is not shareable until Knew Health receives documentation to reflect a lack of liability or partial payment. Further, sharing is only considered once third-party responsibility is ruled out.

Maternity Updates

Elective C-Section Update:

- IUA of \$7,500 for elective cesareans. Previously no distinction was indicated for elective cesareans.

Maternity IUA Amount:

- All maternity Needs now subject to a \$5,000 IUA, regardless of Member's standard IUA.
- Applies only to pregnancies beginning on or after Jan 1, 2026.
- Miscarriages under a shareable maternity Need revert to standard IUA.

Maternity Waiting Period Clarification:

- Pregnancy must begin after 90 days of Membership and have an Estimated Delivery Date at least 12 months after Membership starts.

Switching Providers During Pregnancy:

- If done electively with global fee, future sharing may be limited to 50% unless medically necessary. This limitation does not apply where the switch in provider is medically necessary.

Miscarriage Clarification:

- If tied to a shareable maternity Need, costs use standard IUA, not the new \$5000 Maternity IUA.
- If unrelated, miscarriage is shareable as a regular Need Request.

HIPAA Documentation Requirement:

- HIPAA authorization may now be required to process certain Needs.
- Members can no longer collect their own medical records.

Allergy Sharing Clarification:

- Seasonal allergies remain excluded.
- Acute allergic reactions and non-seasonal allergy Needs are shareable after 1 continuous year of membership, up to \$2,500 per eligible Need.
- Tests, treatment, and medication ordered by alternative/functional/integrative practitioners are not shareable.

Alternative Medicine Update:

- Peptide therapies are now explicitly non-shareable under alternative medicine exclusions.