



Maternity Guide



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.

Your Guide to Maternity Sharing

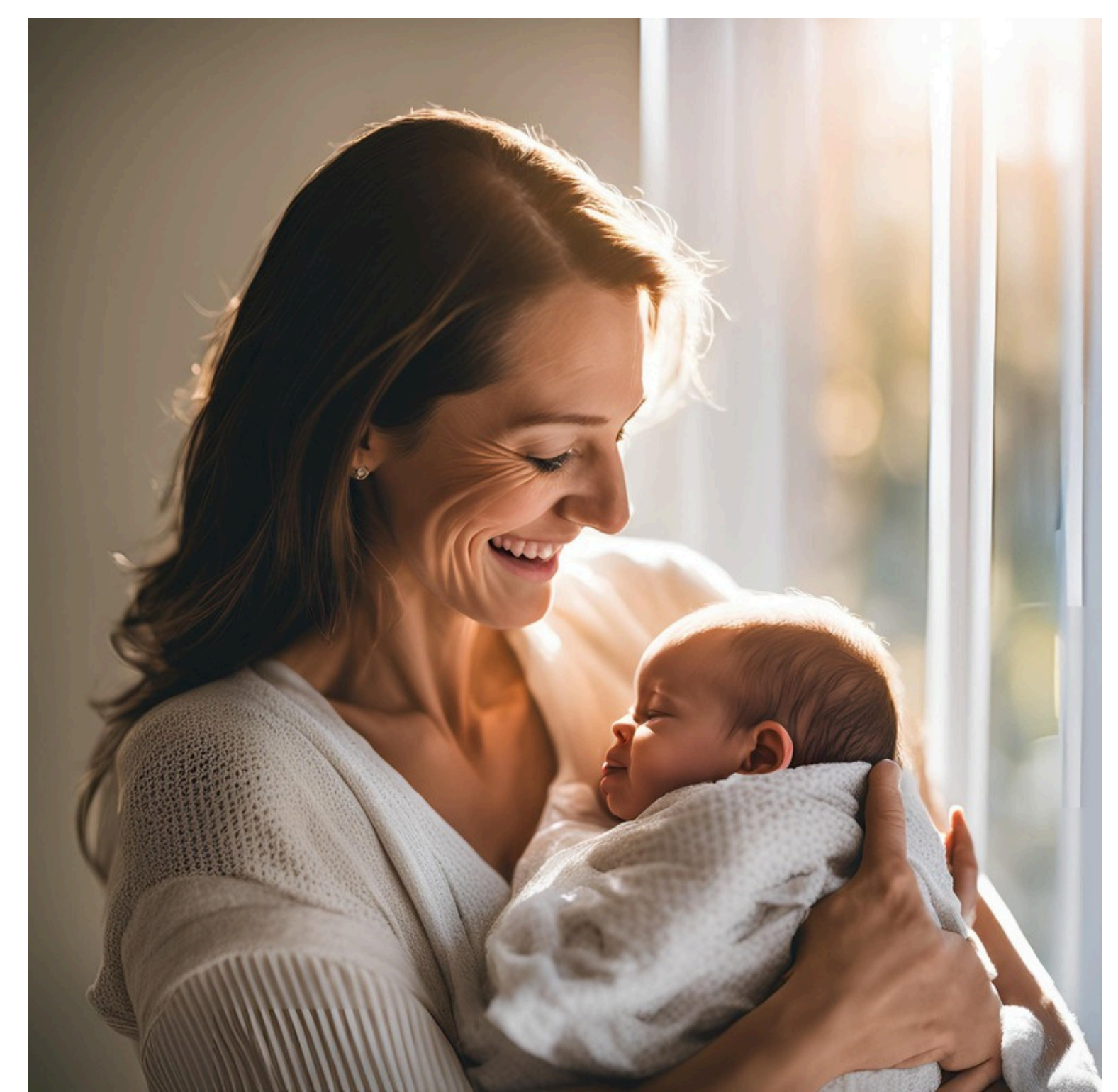
We are so excited to share in this exciting and special time with you! The Member Guidelines explain what maternity services are eligible for sharing with the Knew Health Community, while this Maternity Guide will help you understand the process through which the Community shares in your maternity services, as well as your responsibilities as a member of Knew Health.

Schedule your one-on-one call with our Care Team now to ensure we can assist you every step of the way: <https://KnewHealth-consult.as.me/maternity>

Please read each section of this guide carefully so you are familiar with each step of the process to avoid situations that could cause your maternity services to become ineligible for sharing.

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Maternity Need Checklist - Getting Started

☐ Notify the Knew Health Member Care Team as soon as you know you are pregnant at needs@knewhealth.com and schedule your one-on-one call with your Knew Health Care Team. Our Team of experts is here to help make sure that you are supported and obtain excellent rates and care as you go through this journey.

☐ Schedule Here: <https://KnewHealth-consult.as.me/maternity>

☐ Schedule your first appointment with the healthcare provider of your choice and confirm with them that you will be a self-pay/uninsured patient.

☐ At your first appointment, make sure to obtain the following:

☐ The itemized invoice and proof of payment for the appointment

☐ The clinic notes

☐ The financial agreement/payment packages (global fees) from your provider (*see section Obtaining a Prepayment Agreement*).

Maternity Need Checklist - Continued

- ☐ Login to your Member Portal and navigate to the Medical Sharing Tool
- ☐ Select and Complete the Maternity Need Request Form, attaching your invoice, clinic notes, and financial agreement/payment packages (global fees) from your provider.
- ☐ Pay your IUA and obtain a receipt to submit as proof of having met your Membership responsibility for your Need.
- ☐ Submit your payment agreement and proof of payment for your IUA under your Maternity Need.
- ☐ Have your baby!
- ☐ Add your newborn to your Knew Health Membership within 30 days of birth by completing the Member Change Request Form located in the Member Support Tool in your Member Portal.
- ☐ Submit any final medical bills to Knew Health through the Medical Sharing Tool.

At Your First Provider Appointment ...

1. Tell your provider you do not have insurance and ask how the provider will work with you as a self-pay patient.
2. Request a financial package or prepayment agreement with the provider that includes self-pay discounts. Request that your provider provide a copy of the package or agreement in writing. These packages typically include prenatal, delivery, and postpartum care. They may or may not include ultrasounds and bloodwork. We encourage Members not to agree or sign the agreement until the Member Care Team reviews the agreement.
3. Request the record or clinic note of the first OB/midwife visit that confirms your Estimated Date of Delivery (EDD).
4. Submit these documents along with your completed Maternity Need Request Form found in the Medical Sharing Tool in your Knew Health Member Portal.
5. The Member Care Team will be in contact with you with next steps after the Need has been reviewed.

Obtaining a Prepayment Agreement

- A key aspect of the Knew Health Community is ensuring that Members obtain fair and reasonable rates for care, this is commonly referred to as usual and customary. Members should submit their financial agreement to Knew Health for review before committing to the agreement to confirm what expenses are eligible for sharing.
- Prepayment agreements can be obtained from most OB/GYNs and hospitals or birthing centers. Obtaining a prepayment agreement allows Knew Health to pay for your eligible maternity expenses ahead of time.
- Prepay agreements with itemized statements must be submitted within six months of your pregnancy confirmation, but it is best to obtain these documents as soon as possible. Knew Health cannot share in any medical expenses until you have paid your Maternity IUA of \$5,000.
- It is important to identify if a financial agreement requires payment in full at the start of your maternity care. This is an important life event and you want to be confident that a provider or group of providers is the right fit for you. Many Members have found it helpful to prepay for the first few visits before committing to a full financial agreement to ensure that this group is the right fit for their continued care.

- If a financial agreement is paid in full and you later decide to switch to a different provider, sharing may be limited with the new provider to ensure that all Community members are treated fairly and equitably. **This is why it is important to note whether a financial agreement provides refunds for switching or prorated fees for starting care later in the pregnancy.**
- The Member Care Team encourages you to submit the financial agreement for review prior to finalizing the agreement so we can assist you with this review.
- If your OB/GYN will not provide you with a prepayment agreement, you must submit medical bills directly to Knew Health. To ensure you receive a fair rate, inform your provider you are an uninsured, self-pay patient.

OB/GYN

A prepayment agreement from your OB/GYN is also called a global package. It will usually include appointments, blood work, and routine labor and delivery charges. The agreement should also outline which charges are not included, such as lab work and ultrasounds.

HOSPITAL

If you plan to give birth at a hospital, you will need a written, good-faith estimate from the hospital, in addition to your OB/GYN prepayment agreement. In most cases, Knew Health can prepay your delivery charges before the baby is born, up to two weeks in advance.

BIRTHING CENTER OR HOME BIRTH

If you do not plan to deliver in a hospital, obtain a prepayment agreement from the provider who will deliver your newborn. The agreement should include any services from prenatal care to delivery. All charges must be pre-approved by Knew Health. Please refer to the Member Guidelines for a complete list of what is and is not shareable.

IF YOUR PROVIDER RECOMMENDS THAT YOU SEE ANOTHER PROVIDER

Please contact Knew Health prior to your first visit with your additional provider so we can discuss what services are shareable with your maternity Need Request. Some services may not be shareable. We may require medical confirmation and a letter of medical necessity from your provider for additional services to be eligible for sharing.

WHEN YOU SCHEDULE THE BIRTH WITH THE FACILITY

Contact the pre-registration department, let them know you are not insured and ask them how they will work you as a self-pay patient. Request a written, good-faith estimate and submit it to Knew Health as soon as possible.

WHEN YOUR BABY IS BORN

Ensure you add your newborn to your Knew Health Membership within 30 days of their birth to make their Membership effective from their date of birth. If you fail to add your newborn within this initial 30-day window, the enrollment will only be possible on the 1st of the following month.

As a friendly reminder, expenses related to your newborn's care are only shareable if they are added to your Knew Health Membership.

Submitting Bills

All submitted bills related to your maternity Need Request must include the following information:

- Patient's name
- Date of service
- Place of service
- An itemized invoice listing charges for each service
- Procedural (CPT) codes for each service (or a detailed description of services)

Key Maternity Guidelines

Here is a list of the most important maternity Guidelines that define the submission timeline requirements for your maternity Need. Please refer to the Member Guidelines for more information and a complete list of what maternity services are and are not shareable.

- Maternity Needs are shareable and treated like any other Medical Need, as long as the estimated delivery date falls after the first 12 months of Membership. For example, if your Membership is effective October 1st, to be eligible for sharing your estimated delivery date must fall after October 1st of the next year.
- Each Membership has an Initial Unshareable Amount (IUA). This is your financial responsibility for each medical Need shared with Knew Health. Your IUA amount was selected when you enrolled with Knew Health. Your IUA must be paid before Knew Health can share in any maternity related expenses.
- IUAs should be paid directly to your providers. Please include proof of payment along with the itemized invoice(s) when you submit your maternity Need.
- If your payments to the provider exceed the IUA, submit all relevant payment receipts and corresponding itemized bills. Knew Health will reimburse you for shareable expenses paid over the IUA.
- Knew Health is not medical insurance; therefore, members of Knew Health are uninsured patients (unless they have medical insurance through a medical insurance carrier) or self-pay patients. For this reason, Knew Health members should tell their providers they are uninsured and ask how the providers will work with them as an uninsured or self-pay patient.
- If you have primary insurance, you must indicate this when you submit your maternity Need.
- Maternity Need Requests must be submitted as soon as possible after your pregnancy confirmation at your initial provider visit. The Knew Health Member Care Team will be able to assist you in navigating global maternity fees and packages that will be presented at this time.

Frequently Asked Questions

HOW DO I KNOW IF MY MATERNITY NEED REQUEST IS SHAREABLE?

Any pregnancy with an estimated date of delivery (EDD) that falls one year or after Knew Health Membership begins is eligible for sharing. The estimated date of delivery will be verified based on notes from your first provider appointment. A pregnancy that begins prior to Knew Health Membership or a pregnancy with an EDD that falls within the first year of Knew Health Membership is not eligible for sharing.

HOW DO I KNOW IF MY MATERNITY CARE COSTS ARE REASONABLE?

A key aspect of the Knew Health Community is ensuring that Members obtain fair and reasonable rates for care, this is commonly referred to as usual and customary. Members should submit their financial agreement to Knew Health for review before committing to the agreement to confirm that expenses are fair and reasonable, as well as what expenses are eligible for sharing.

HOW WILL I KNOW WHAT BILLS ARE ELIGIBLE FOR SHARING?

Once Knew Health receives the necessary paperwork and itemized invoices, we will review the bills to make sure they're eligible for sharing according to our Member Guidelines and that there are no billing mistakes. You can review shareable maternity expenses in the Member Guidelines.

WHEN WILL KNEW HEALTH SHARE MY EXPENSES?

Each member has an Initial Unshareable Amount (IUA) that must be paid before your maternity Need Request becomes eligible for sharing. Eligible maternity expenses will be shareable once your IUA has been paid. Your IUA, or personal responsibility amount, was selected when you enrolled with Knew Health.

WHAT IF MY HEALTHCARE PROVIDER WILL ONLY BILL PER VISIT?

If your OB/GYN will not provide you with a prepayment agreement, you must submit medical bills directly to Knew Health. To ensure you receive a fair rate, inform your provider you are an uninsured, self-pay patient.

HOW DO I PAY MY IUA?

IUAs should be paid directly to your healthcare provider and you must submit copies of all payment receipts to Knew Health as proof. If you overpay your IUA, the Knew Health Community will reimburse shareable expenses according to the Membership Guidelines.

HOW LONG DO I HAVE TO SUBMIT MEDICAL BILLS?

Bills must be submitted within six months of service. Expenses that are submitted after this deadline are not eligible for sharing.

WHAT IF MY PROVIDER RECOMMENDS THAT I SEE OTHER PROVIDERS?

Please contact Knew Health prior to your first visit with your additional provider so we can discuss what services are shareable with your maternity Need Request. Some services may not be shareable. We may require medical confirmation and a letter of medical necessity from your provider for additional services to be eligible for sharing.

WHAT IF I HAVE MEDICAL INSURANCE ALONGSIDE MY KNEW HEALTH MEMBERSHIP?

If you have primary insurance, please indicate this when submitting your maternity Need Request. All expenses must first be submitted to your insurance carrier. When submitting your Need request to Knew Health, be sure to include a copy of the Explanation of Benefits (EOB) with each individual Need Request. Please be aware that Knew Health is not intended to manage co-pays or co-insurance.

WHAT SHOULD I WATCH OUT FOR IN FINANCIAL AGREEMENTS?

It is important to check whether a financial agreement requires payment in full at the start of your maternity care. Since this is a significant life event, you want to feel confident that your provider or group of providers is the right fit for you. Many members have found it helpful to prepay for the first few visits before committing to a full financial agreement, ensuring they are comfortable with their care team before making a larger commitment.

If you pay in full and later decide to switch providers, sharing may be limited with the new provider to ensure fairness for all Community members. This is why it is essential to verify if the agreement offers refunds or provides prorated fees for switching providers or starting care later in the pregnancy.

We strongly recommend submitting the financial agreement to the Member Care Team to review with you before finalizing it, so we can assist you in making an informed decision.

WILL MY NEWBORN'S MEDICAL EXPENSES BE SHAREABLE?

As long as your newborn is added to your Knew Health Membership within 30 days of birth, your newborn's care will be shareable in accordance with the Member Guidelines. If your newborn is not added to your Knew Health Membership, your newborn's expenses will not be shareable.