



The Top 10 Ways to Save Money on Healthcare

In the Trump Era...and Beyond

A **KNEWHEALTH** GUIDE

Dear Community Member,

Thank you for becoming part of our *KNEW Health* community. I trust this guide will be extremely useful for anyone looking to reduce healthcare costs for themselves, their families, or even their organizations.

Since the election of President Trump and the continuing trend of high-deductible insurance plans, more Americans than ever are looking for ways to reduce healthcare costs without sacrificing quality of care. Which is proving harder than ever in our hyper-confusing system.

Case in point, according to 2017 figures released by the Milliman Medical Index (MMI)—the average cost of employer-sponsored PPO coverage for a family of four has skyrocketed to \$26,944.00¹.

If that number isn't shocking enough, consider the average cost of healthcare in 2007 was a mere \$14,500.00—that's a 86% increase in just ten years.

This current figure breaks down to a cost of \$15,259 annually for employers, and \$11,685 annually (\$973 per month) in payroll deductions and out-of-pocket costs for their employees.

For individuals and families without employer-sponsored coverage, the burden is often greater. The average cost of individual high-deductible government-subsidized plans is \$393.00 per month for individuals and \$1021.00 per month for families²—and those rates increase for private plans.

It doesn't take an economist to figure out these costs are unsustainable for the majority of Americans and our healthcare system as a whole.

Over the last 12 years we have been on the front lines of medicine looking for best practices to help us create and maintain health at the lowest possible cost.

This has not been made easy thanks to the confusing payment systems, opaque pricing, perverse incentives, and overall dysfunction of the current medical system. It has led to a persistent lack of trust of the system as a whole.

Many of the strategies from this guide come directly from the front lines. Dr. Jeffrey Gladd, MD, our Chief Medical Officer, deserves a special mention for innovating not only what he recommends for his patients to save money, but also on creating some of the unique tools found in this guide.

We look forward to hearing your feedback on these strategies, and any of your own tips to make this guide more complete for those who come after you. Thank you for being part of our community and helping us change the face of medicine.

With deep appreciation,

James Maskell

James Maskell

CEO KNEW Health



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Exposed: The Little-Known #1 Driver of Rising Healthcare Costs

If you're reading this guide, you know the cost of healthcare has gone from expensive to downright unaffordable for hard-working American families and businesses.

But what is the root cause driving these exorbitant healthcare costs?

Though there's plenty of "blame" to go around, deep down you always knew it is not just a result of the Affordable Care Act, rising drug costs, or corruption within the insurance industry.

No. The little-known #1 driver of rising healthcare costs is: chronic disease—with autoimmune disorders at the forefront.

According to the Centers for Disease Control, these once-uncommon ailments like arthritis, asthma/allergies, psoriasis, Hashimoto's thyroiditis, type 2 diabetes, and obesity have become the most common *preventable* causes of disability and death in the United States³.

And they are costly.

Autoimmune diseases alone are estimated to cost Americans over 100 billion dollars annually⁴ for the following reasons:

1. **The costs of medication**—biological drugs used to treat autoimmune disease are some of the most expensive medications out there. For example, a recent study published in the *Journal of the American Medical Association* showed the cost of psoriasis drug therapies ranging from \$1200-\$27,000+ annually⁵.

2. **The costs of doctor visits, hospitalizations, and lost wages**—for instance, treating rheumatoid arthritis (RA) in the United States, costs \$10.9 billion dollars annually with indirect costs totaling \$8.4 billion dollars⁶.

Then there's the issue of lost-wages. A survey published in the *Journal of Rheumatology* found "not only are estimated average earnings decreased in RA patients from \$13,900 to \$18,409 per year, but additionally the number of jobs patients could perform [has] dropped from 11.5

million to 2.6 million." Employers now focus on "presenteeism" or the ability to be fully present and productive at work, and not just absenteeism.

3. **The co-pays**—even if you have "good insurance", co-pays can break the bank. According to arthritis.org, biologicals can cost up to \$50,000 per year leaving patients to pay a minimum of \$2700 per year before catastrophic coverage kicks in (that's \$225 per month out of pocket in addition to your insurance premium)⁷.

4. **The chronic-disease-domino-effect**—if you have one chronic or autoimmune disease, you are much more likely to get another one⁸. For example, those with type 2 diabetes are 2-4 times more likely to develop cardiovascular disease⁹, which means...that's right, more costs.



Exposed: The Little-Known #1 Driver of Rising Healthcare Costs

Based on this truth, we must take dramatic steps to reduce our risk of succumbing to these diseases if we have any hope of affecting the cost of healthcare on a grand scale.

The good news is, the majority of chronic diseases are preventable and this *KNEW* guide will show you how.

Plus, you will discover a variety of other practical ways to save big, including:

- How to save if you already have a chronic disease
- Tools for finding the best deal on medications
- How to take advantage of a cash economy to negotiate better medical procedure rates
- A little-known trick for getting around the insurance industry that's 100% legal
- The best money-and-health-saving technologies
- And much more...



Healthcare Savings Tip #1: Minimize the #1 Driver of Rising Healthcare Costs

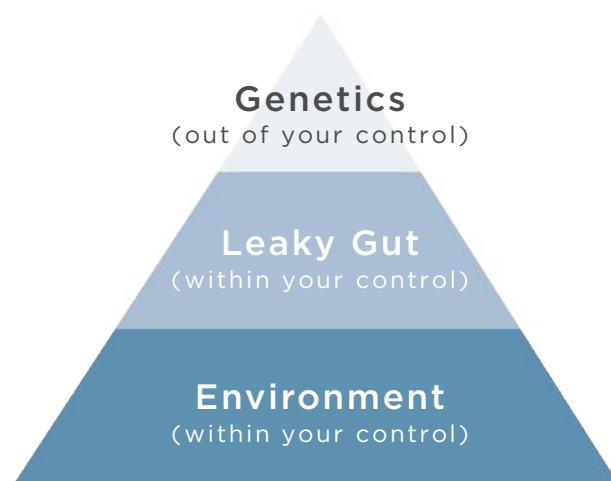
You now know the #1 driver of rising healthcare costs: chronic disease with autoimmune disorders at the forefront.

Though the limited medical solutions to these conditions can leave a person feeling powerless, the truth is you wield *tremendous* power when it comes to preventing—and even resolving—these diseases.

For example, did you know autoimmune conditions are triggered by these three specific factors—two of which are largely within our control? (see graphic right)

As you can see, we have a huge amount of control over two-thirds of the causal factors. Which means, if everyone took preventative steps in: nurturing their environment and gut health, we could reduce incidence of these diseases dramatically.

Here's how you can minimize your risk of succumbing to chronic autoimmune diseases by harnessing control within these two-thirds:



Minimize Environmental Toxin Exposure with These 5 Steps:

1. **Invest in an air filter**—investing in a quality air filter that removes pollens, dusts, and other allergens will go a long way in reducing toxic body burden.
2. **Choose organic or naturally-grown products as much as possible**—many synthetic pesticides and herbicides are known carcinogens and contributors to chronic disease¹⁰. If budget or availability is an issue, focus on [the Environmental Working Group's \(EWG\) "Dirty Dozen" and "Clean 15" Shopper's Guides](#). This alone will reduce your exposure tremendously resulting in better health.
3. **Switch to natural skin, hair, and dental products**—some of *the* most toxic, unregulated chemicals we consume come in the form of trendy creams, soaps, toothpastes, and hair care products. Use [EWG's Skin Deep Database](#) to search for thousands of affordable alternatives for the whole family.
4. **Filter your water**—clean water is of the utmost importance to maintaining overall health. Though any filter is better than no filter, experts recommend choosing a filter that removes chlorine, heavy metals (beyond lead), pharmaceuticals, fluoride (a classified neurotoxin), pesticides, and herbicides. We recommend [EWG's Water Filter Buying Guide](#) to compare brands and make the best choice for you.

Healthcare Savings Tip #1: Minimize the #1 Driver of Rising Healthcare Costs

Minimize Environmental Toxin Exposure with These 5 Steps *Continued...*

5. **Ditch toxic conventional cleaners**—highly unregulated, popular chemical-based household cleaners are an absolute nightmare of poisonous carcinogens, fragrances, and other deadly toxins that have been linked to a slew of chronic diseases—from cancer to asthma¹¹. For a list of the best non-toxic cleaners use [EWG's Guide to Healthy Cleaning](#), or do a quick Google search to learn which inexpensive household items, like white vinegar and baking soda, work as powerful cleaners.

Use These Three Steps to Maintain a Healthy Gut:

Intestinal Permeability aka “leaky gut syndrome” 1) n. a common condition in which the intestinal wall becomes permeable, leading to a variety of immune, digestive, and psychological issues. Leaky gut is typically caused by stress, food sensitivities, drugs such as NSAIDs and antibiotics, poor gut bacteria diversity, infections, and lifestyle choices.

1. Take steps to reduce stress

Thanks to the discovery of the gut-brain connection, many experts now believe that stress, not diet, is the #1 cause and aggravator of leaky gut¹².

What is the gut-brain connection? In layman’s terms, your gut and brain communicate everything via the vagus nerve: an information superhighway that runs from your gut to your brain. This means, whatever you worry about in your head goes straight to your gut.

Hence the term “butterfly” or “gut feelings”. Therefore, if you’re serious about gut health you must take daily measures to reduce stress and calm your mind.

Meditation¹³, spending time with loved ones¹⁴, listening to music¹⁵, laughing¹⁶, exercise¹⁷, and journaling¹⁸ have all been shown to help reduce stress if practiced regularly.

2. Eat these gut-friendly foods (not those)

A healthy gut relies on a diversified balance of beneficial bacteria. Therefore, you want to eat foods that encourage the proliferation of “good” bacteria as opposed to “bad” bacteria. Sugars, in the form of sweets and refined carbohydrates, feed “bad” bacteria in the gut which degrades the intestinal wall over time.

Also, research has shown limiting or avoiding gluten can go a long way in restoring your gut lining¹⁹.

Gut-friendly foods feed beneficial bacteria ensuring a healthy diversity of gut flora, iron-clad immunity, and a resilient gut wall. **This is your most low-cost, high-return strategy to reduce healthcare costs for you and your family.**



Healthcare Savings Tip #1: Minimize the #1 Driver of Rising Healthcare Costs

Use These Three Steps to Maintain a Healthy Gut *continued...*

3. Stop over-sanitizing

Many experts, including those quoted in a 2016 *New York Times* article entitled: “Educate Your Immune System”,²⁰ believe we have weakened our immunity through over-sanitization and over-reliance on drugs.

The simple solution? **Get dirty!** Within reason of course.

But you can make a HUGE difference to your gut diversity by spending time outdoors, ditching chemical hand sanitizer in favor of soap and water, buying your food direct from farmers, opening windows, hugging your pets, allowing your immune system to be challenged and strengthened by fighting a viral illness without drugs, and playing around in the dirt.

How to Minimize Costs if you Already Have a Chronic Disease

The solution here is to start taking steps *away* from costly treatments, and towards root-cause resolution of chronic disease.

- **First, consider the success of a Functional Medicine approach.** There are dozens of studies to support the root-cause approach to disease. Perhaps the most well-known is that of the Cleveland Clinic’s Center for Functional Medicine, which has doubled its size since its opening in 2014, based on their wild success in treating patients primarily using nutrition and natural therapies. This approach has been shown to improve patient outcomes while reducing overall costs, making it a model for future Functional Medicine hospital centers.
approach to cost-effective, root-cause resolution. Learn more about membership, our health philosophy, and our team at: www.knewhealth.com.
- **Finally, pay close attention to the upcoming section on “Manage Medications Like a Maverick”.** When you build your health from within, you can often *eliminate* your need for medication. Until then, this next section will reveal doctor-recommended secrets to saving big on your current prescriptions.

You always *KNEW* there was something more driving up the costs of healthcare than what we’ve been led to believe. Now that you know the truth, you can take big steps to reduce your chances of developing a lifestyle-driven chronic condition.

For more information and tips on how to reduce the #1 driver of healthcare costs, including how to find a health coach, save big on lab work, and more, visit: www.knewhealth.com.

Healthcare Savings Tip #2: Manage Medications Like a Maverick

As discussed in the previous point, autoimmune diseases alone cost Americans over 100 billion dollars annually. With much of that cost attributed to pricey medications.

Our medical director Dr. Jeffrey Gladd, MD, a practicing Functional Medicine physician, offers these tips on how to save BIG on your prescriptions.

- **Log onto [GoodRx.com](https://www.goodrx.com)**—to locate the best price on medications using your zip code. Often the cost difference can be dramatic. Dr. Gladd has had patients employed by the local hospital who *thought* using the hospital pharmacy was their cheapest option. Yet, when they tried GoodRx, they discovered the local box pharmacy saved them \$50 per month!

You may even need to move your prescription to different pharmacies throughout the year, saving each time. Use the online tool to determine if a 90-day prescription saves even more and make that request of your prescribing provider.

- **Ask about generics**—Dr. Gladd warns against accepting brand-name drug samples from your doctor, as once you get through the samples, the actual prescription will be very expensive. Instead, ask for generics which can often cost as little as \$4.00 per prescription.

With older generic formulas, you may need to take your medication several times a day as opposed to new versions with better delivery systems. Save money by setting a timer on your phone to take the medication as prescribed.

- **Consider drug alternatives**—ask yourself: is your medication leading you to a sustainable state of health? If not, it's time to re-think that and consider alternatives.

A Functional Medicine physician can help you safely explore options in the field of nutrition, movement, supplements, herbs, and other

proven natural remedies that have far fewer potential side effects or long term dependency issues.

- **Use [Mytavin.com](https://www.mytavin.com) to avoid drug-induced nutrient deficiencies**—we are rarely told about the impact drugs can have on our nutrient levels—like B12, iron, CoQ10, magnesium, and vitamin D.

Drug-induced nutrient deficiencies can create a host of problems and future ailments such as anemia, osteoporosis, and heart disease (to name but a few) if we aren't aware of them. So, it pays to be in-the-know and support your system during your time on medication.

Enter your medication list on [Mytavin.com](https://www.mytavin.com) and consider testing your specific nutrient levels or starting a high-quality supplement to protect against losses.

- **Visit [rxlist.com](https://www.rxlist.com) for the nitty gritty on side effects**—to help you make better informed decisions and stay ahead of potentially dangerous side-effects.
- **Create greater health from within**—when you build greater health from within, you can often eliminate your need for a drug and discontinue it from a place of strength (saving both costs and side effects).

We will cover more on this point in-depth coming up shortly...

Healthcare Savings Tip #2: Manage Medications Like a Maverick

You always *KNEW* there must be a way to save health and money on pharmaceuticals. Now you can use these tips to reduce your current costs while moving towards a healthier future.

For more insider-tips on how to manage medications like a maverick, visit: www.knewhealth.com.

Manage Medications Like a Maverick Checklist

- What will this medication cost me in terms of short-term and long-term health?
 - Have I talked with my pharmacist about removing as many additives, preservatives, dyes, and other artificial ingredients as possible?
 - Have I looked up the lesser-known side effects on: rxlist.com?
 - Have I checked: mytavin.com to learn how this drug may deplete specific nutrients?
- What can I do to bring myself back to a sustainable state of health that does not require this prescription?
 - Have I looked for a Functional Medicine practitioner to help resolve the root cause?
 - In what areas can I increase my participation in the 7 fundamentals of self-health creation? (more on this to come)

Healthcare Savings Tip #3: Seek Out a True Health Fiduciary*

**fiduciary. 1) n. from the Latin fiducia, meaning "trust," a person (or a business like a bank or investment firm) who has the power and obligation to act for another (often called the beneficiary) under circumstances which require total trust, good faith, and honesty.*

In our financial system, a fiduciary acts as an unbiased assistant to the investor to ensure their investments are sound, protected, and taken care of.

A true fiduciary, or “financial advisor” cannot be associated with any financial products because that creates a conflict-of-interest between them and their client.

What does this have to do with saving on healthcare?

In the current system, our doctors act as our healthcare fiduciaries; charged with protecting and preserving our well-being by recommending the best preventative and treatment options.

Yet, despite their most honorable intentions, most primary care physicians **cannot** act as *true* health fiduciaries within the policies, politics, and limitations of our broken medical system.

For example, how can your doctor recommend the best course of treatment if he or she has no idea what type of health insurance you have, or how much things cost in the healthcare system?

Or, how can your doctor prescribe medications without bias, if he is getting significant “perks” from pharmaceutical companies? Latest research shows that more than two thirds of doctors in America get some form of compensation from pharmaceutical companies²¹. Does yours?

Moreover, as hospitals buy up private medical practices, employee doctors are forced to meet the equivalent of a “sales quota” when it comes to treatment. The system builds bonuses to doctors for getting certain blood levels, like cholesterol, down in their patient population.

With less time in each office visit, often the only way to achieve this “bonus” is to use the

prescription pad. This means they may be pressured to recommend more costly lab work, diagnostics, and treatments than what you really need or can afford.

Again, it is not to fault our doctors as they are doing the best they can within the system they have. But the truth is they can rarely (if ever) act as true “financial advisors” within this system.

Direct Primary Care Providers (DPCPs)—The Last True Health Fiduciaries

Direct Primary Care Providers represent one of the last remaining tribes of true health fiduciaries, because they are paid directly by the patient.

With no ties to insurance companies, hospitals, or incentives from drug manufacturers, they will take the time to recommend treatment options based on your health and financial needs.

These practices may be run on a membership basis (where you pay a flat fee every month), fee for services, or program-based model. And they are surprisingly affordable when compared to the alternative. However, these practices are still few and far between, and can be so popular that they have full memberships. This is another reason we started *kNew Health*, to meet this demand and deliver trust at scale.

Healthcare Savings Tip #3: Seek Out a True Health Fiduciary*

Our medical director, Dr. Gladd, a DPCP himself, is able to advise his patients on a variety of cost saving tips, including:

- Use of generic prescriptions
- Discounted lab work negotiated directly through his office
- Tips on where to get the best price on imagery and diagnostics
- Medical tourism guidance—where patients are advised on where they could travel to save on a medical procedure, with more than enough left over to recover whilst enjoying a relaxing vacation

Where to Find a Direct Primary Care Provider

Visit www.knewhealth.com to learn more about how our team of dedicated “Healthcare Fiduciaries” can help you experience all the benefits of Functional Medicine, at the best possible price.

You always *KNEW* your primary care provider couldn't be everything to everybody within a broken system. Now you know exactly how to find a true health financial advisor to help you save for the long haul.



Healthcare Savings Tip #4: Master the Art of Self-Health Creation with these 7 Tips

In Tip 1 we talked about the importance of self-health creation as a tool to prevent and conquer chronic disease.

The World Health Organization, and every major recommending healthcare committee emphasizes the need for lifestyle to be the major path to disease prevention²².

This step will show you exactly how to master the art of self-health creation using 7 common-sense tips:

Self-Health Tip #1: Optimize Your Food and Nutrition

The goal here is simple: eat real, whole, natural food. The kind our body has evolved for millennia to thrive on.

One of the simplest ways to get healthier is to **remove all processed food from your home**, and focus on eating real foods that don't come out of a bag, box, or factory.

As discussed in Tip 1, choosing organic or naturally-grown as much as possible will go a long way in preventing toxicity and reducing the negative effects of pesticides and herbicides.

Those with autoimmune conditions, and other chronic diseases will benefit from identifying food sensitivities which can aggravate your condition. Anti-inflammatory food protocols like AIP (Auto-Immune Protocol) are robust and well researched.

As an example of inflammatory foods, gluten promotes intestinal permeability (which causes the immune system to be overwrought), and should be eliminated from the diet of everyone who has a chronic or autoimmune disease. Many people are surprised, however, to learn they have other food sensitivities causing chronic inflammation.

At *KNEW Health* our Functional Medicine practitioners and health coaches can help you identify these and optimize your nutrition in a way you can live with.

Self-Health Tip #2: Avoid Toxins and Enhance Detoxification

Avoiding toxins may seem daunting, but the truth is you can eliminate many common toxins by making these small changes in your diet, lifestyle habits, and home environment:

Avoid toxins in your food:

Follow our advice above PLUS enhance your consumption of the following detox-enhancing foods:

- Brassica vegetables (broccoli, cauliflower, cabbage, brussels sprouts, and kale)
- Leafy greens
- Organic berries
- Healthy fats (coconut oil, pasture-raised butter, and extra virgin olive oil)
- Lemons
- Pasture-raised meats and poultry
- Cultured foods—probiotic-rich foods like yogurt, sauerkraut, and kombucha support gut health
- Green and white teas
- Wild mushrooms such as shiitakes, oysters, and porcini

Healthcare Savings Tip #4: Master the Art of Self-Health Creation with these 7 Tips

Self-Health Tip #2: Avoid Toxins and Enhance Detoxification *continued...*

Avoid toxins at home:

- If you are a smoker, go all-in on finding a way to quit. It's the greatest investment you can make
- Invest in an air purifier—to suck out dust, dander, pollution, and other allergens
- Adopt a no-shoe policy—shoes carry in all kinds of disease-causing bacteria and toxins, including heavy metals and whatever you tracked in from the street (or public bathroom)
- Choose natural personal care products (see Tip 1)
- Opt for natural cleaning products (see Tip 1)
- Do away with non-stick pans which contain carcinogenic chemicals, instead opt for stainless steel, cast iron, or enameled cast iron
- Ditch bottled water—water in plastic bottles is often contaminated with BPA and other plastic-based chemicals. Opt instead for home-filtered water in stainless steel or glass containers or water bottled in glass

Self-Health Tip #3: Stay Hydrated

Studies have shown just 2-4% dehydration can lead to cognitive impairments including poor memory, lack of focus, and comprised critical thinking²³.

Health experts recommend aiming for at least 8 glasses of pure, filtered water per day. This will help keep your energy and focus sharp while enhancing detoxification, promoting healthy skin, and supporting all bodily functions.

If you struggle to remember to drink enough water, read on for our picks on the best hydration apps.

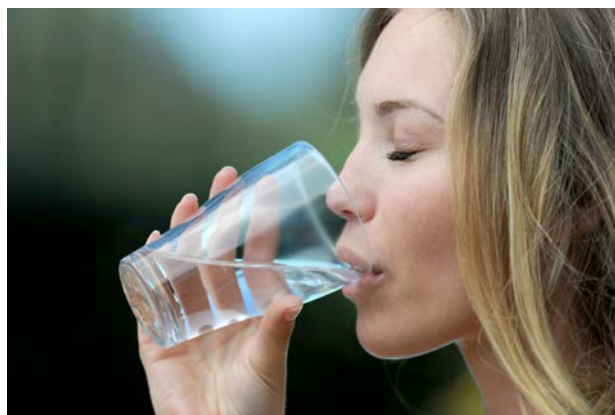
Self-Health Tip #4: Remember to Breathe

Despite that we can't live more than a couple minutes without air, many of us are breathing all wrong.

To get the most blood-cleansing, stress-relieving, energy-boosting oxygen from our air, we need to practice *deep belly breathing*.

The easiest way to do this is to take a deep breath in through your nose, filling your belly, without raising your shoulders. You want your belly to stick out as you breathe in. Then exhale through your mouth... "ahhhh". Repeat 10-30 deep belly breaths every hour or so.

By becoming aware of our breath, we will naturally breathe better thus enhancing our body's oxygen supply.



Healthcare Savings Tip #4: Master the Art of Self-Health Creation with these 7 Tips

Self-Health Tip #5: Exercise and Move

Make it a point to get 20-30 minutes of exercise a day and as much *natural* movement as possible. How you exercise is up to you. Some people enjoy burst training, while others prefer walking, yoga, dance, sports, or swimming.

To increase your natural movement, you may try using a standing desk, walking to work, or taking public transit, gardening, taking the stairs, sitting on an exercise ball at work, or mowing your neighbor's lawn.

However you do it, incorporating more exercise and movement in your life will help maintain a healthy weight, move your bowels, enhance detoxification, improve your mood, and increase self-esteem.

Self-Health Tips #6: Make Sleep and Restoration a Priority

In our 24/7, screen-centric, always-on culture the essential act of sleep, and other restorative practices, have gone by the wayside.

And we are suffering as a result. The Centers for Disease Control has declared chronic sleep deprivation a public health issue²⁴ that leads to a variety of chronic and acute conditions....which (you guessed it) drive up healthcare costs.

The solution? Get enough sleep and regular restorative activity (and no, reading the news on your iPad doesn't count). Here's how:

Get more quality sleep

Experts recommend between 7.5-9 hours per night, and perhaps more if you're dealing with a chronic condition.

If you have trouble falling asleep, try these simple strategies:

- Get enough exercise during the day
- Shut off devices 2-3 hours before bed

- Naturally enhance melatonin production (your master sleep hormone) by getting 20-30 minutes of bright morning light and keeping your room completely dark at night
- Meditate and/or journal before bed
- Stop caffeine consumption after 2PM
- Drink calming herbal teas before bed such as chamomile, lavender, lemon balm, skullcap, or valerian
- Eat protein at dinner to avoid blood sugar crashes at night
- Avoid alcohol before bed for deeper, uninterrupted sleep

All these can greatly improve your ability to fall asleep and stay asleep, without relying on costly drugs.

Balance your stress levels with restorative practices

As mentioned in Tip 1, stress negatively impacts your gut health which impacts your brain's production of calming neurotransmitters and sleep hormones.

Try any of these restorative practices daily, to reduce stress and recharge your batteries:

- Yoga
- Laughter
- Tai Chi
- Connecting with friends and loved ones
- Gratitude journaling
- Listening to music
- Massage
- Hot baths
- Time in nature
- Earthing or "grounding"—the practice of connecting your bare skin to the Earth via walking around barefoot, gardening, or using an earthing mat

Healthcare Savings Tip #4: Master the Art of Self-Health Creation with these 7 Tips

Self-Health Tip #7: Connect through Community

We will cover this point in-depth coming up, but studies have shown that loneliness and social isolation are now a leading cause of mortality in affluent countries²⁵, particularly in middle-aged men²⁷.

The takeaway: take your social life seriously and get out there! We'll show you how (even if you're an introvert) in the coming steps.

The good news is, *persistently* healthy choices can indeed prevent disease.

If you need help, working with a personal coach, like those at *KNEW Health*, to find compatible and *sustainable* ways to create these habits in your life may be your most powerful tool for long-term wellness.

You always *KNEW* you were the ultimate creator of your own health. Now, by following these steps, you have the power to take your health (and energy) to incredible heights.

There is so much more to share about self-health creation. Learn more from our self-health experts at: www.knewhealth.com.



Healthcare Savings Tip #5: Take Advantage of the Cash Economy

Despite the rise of innovation in financial technology, cash is still KING when it comes to negotiating.

And, per expert advice cited in the recent *Wall Street Journal* article: “How to Cut Your Health-Care Bill? Pay Cash”²⁷ paying cash can help even the insured negotiate and save thousands of dollars on medical procedures.

For example, per the article listed above an MRI at your local hospital could cost you over \$2000 out-of-pocket if you paid with your high-deductible insurance plan.

However, the self-pay rate for that very same MRI could be as little as \$600.00 if paid in cash on the day of service.

Hospitals often offer deep discounts on procedures, like births and even surgeries, if paid in cash. So, it pays to call and negotiate ahead of time if possible.

The truth is, the hospital is almost always the most expensive route. For routine and outpatient procedures, seek private surgery centers where they often advertise a hassle-free cash transaction rate.

Typically the experience is much more satisfying and you will avoid the many hospital-acquired infections that continue to grow. Dr. Gladd sends his patients to private surgery centers that cost patients \$1000-1500 for colonoscopies or esophagogastroduodenoscopy (EGD) testing that would cost \$5000-6000 at the hospital!

Why do hospitals have such a bizarre variance in cash-versus-insurance rates?

Part of it has to do with new government patient-protection measures that prevent price-gouging. But much of it is due to the run-around hospitals get from insurance companies—and they pass that cost onto the consumer.

Since most hospitals don’t publish their rates, you will have to call them up personally to inquire, use sites like: www.clearhealthcosts.com to compare rates at different hospitals, or talk with your direct primary care provider, as they may have insider-information on where you can get the best deal.

Gain more insights and tools on taking advantage of a cash economy at: www.knewhealth.com

Lab Cost Comparison Chart

At KNEW, we can offer members deep discounts (up to 98%), on lab work, through our direct relationship with one of the nation’s largest medical laboratories. Check out the chart below to compare savings through KNEW.

	Hospital Costs	Online Direct Access Lab	kNew Health	Total Savings
25 OH Vit. D	\$156.60	\$59	\$17	up to 89%
Fasting Lipid	\$141.49	\$24	\$9	up to 94%
TSH	\$171.78	\$36	\$4.50	up to 97%
HbA1C	\$104.33	\$39	\$7.50	up to 93%
Homocysteine	\$737.18	\$49	\$17.50	up to 98%
hsCRP	\$204.19	\$32	\$12.50	up to 94%

Healthcare Savings Tip #6: Go Beyond Your Yearly Physical— Know Your Risks

We have been told that so long as we get our annual physical and our lab markers fall within the “normal statistical range” that our health is “fine”.

However, it is becoming painfully obvious that the standard yearly physical falls short when it comes to preventing chronic disease.

This is because lab marker reference ranges simply represent the values of 95% of the population. And as we know, **there is a tremendous amount of disease brewing within these “normal” ranges.** Therefore, if we’re serious about cutting healthcare costs, it is crucial we take steps to go beyond our yearly physical to identify our risk factors.

The following innovative practices can help you stay light years ahead of chronic disease, nutrient deficiencies, and other ailments, while optimizing your health:

Work with a Functional Medicine practitioner:

Functional Medicine practitioners are trained and have access to advanced lab panels to detect problems before a full-blown condition takes root.

If you already have a full-blown condition, these lab tests will help get to its root cause quickly.

These practitioners, like those at *KNEW Health*, have also been trained in interpreting lab panels beyond “normal ranges”, which gives them key insights into symptomatology, pathology, and what lifestyle changes can bring your body back to health.

At *KNEW Health*, we can offer members deep discounts on lab work. By going directly to these labs and cutting out all the middle men, you save money and get the best service. Our promise to you at *KNEW Health* is that we will never over test, and that lab testing is never a profit center for our business.



Healthcare Savings Tip #6: Go Beyond Your Yearly Physical—Know Your Risks

If your Functional Medicine practitioner does not have negotiated rates with a lab, or is not covered by your insurance you may be able to save in two ways:

1. Have the recommended lab panels run independently through a direct-to-patient laboratory (yes, you can have your own labs run independent of your doctor).
2. Or, have your primary care physician run the labs, then bring the results to your Functional Medicine practitioner for interpretation and recommendations.

Take Advantage of These Direct-to-Patient Testing Services

Genetic Testing:

Knowing your genetic profile is an incredibly powerful tool in crafting your health strategy.

Direct-to-patient genetic tests like [23andme](#) allow anyone to get a full picture of their genetic history, including ancestry and what diseases, deficiencies, genetic mutations, and other health hurdles you may be prone to. Once you have your results, you then plug them into an assessment tool that analyzes the variants into a useful report.

The results last forever and the cost is minimal.

You can then take you results to your practitioner and/or start taking steps to adjust your lifestyle accordingly. Either way, the power to prevent costly diseases is in your hands.

Get Familiar with Biomarker Testing

Data is powerful.

A key part of owning your own health is not only assessing it daily (e.g. How do I feel?) but assessing it objectively on a regular basis.

The challenge with conventional approaches to lab work assessment is that physicians are (1) mostly assessing downstream markers and (2) waiting for the markers to become so negative that there is a “condition” to diagnose.

This is not the approach that’s going to keep you staying well and saving money in the process.

For example, most physicians will measure your fasting glucose as a marker of blood sugar management. And as long as your level is within “normal reference range”, you will likely be told you are “fine”.

However, by the time your fasting glucose rises high enough to be flagged by a conventional doc, you *already* have pre-diabetes. In this case, “fine” doesn’t mean optimal; in fact, it doesn’t even mean “healthy”.

Behind the scenes, your fasting glucose has likely been trending higher and higher over several years. Yes, years! You will have missed many opportunities to change your day-to-day choices *and avoid disease and diagnoses*.

With education from qualified practitioners, you would know the optimal zone for fasting glucose. Plus, we would recommend you check fasting insulin as well, a marker that typically become suboptimal years before blood sugar starts to be affected.

There are many scientifically rigorous opportunities like this. You can measure oxidative stress to know if your body needs more antioxidants. You can measure homocysteine to see if you are having trouble with methylation (genetics don’t tell the full story on their own!).

Healthcare Savings Tip #6: Go Beyond Your Yearly Physical—Know Your Risks

Data is powerful, but you must know what to look at and how to assess markers for optimal (vs. it's-too-late-here's-your-diagnosis) levels.

You can learn a lot about yourself and your health through independent lab work, but you will receive the greatest benefit from working with an experienced practitioner.

Despite what we've been told, you always *KNEW* there was more to good health than just an annual physical. Now you know how to get the most advanced information you need to prevent disease from sneaking up on you AND optimize your health long-term.

In case you missed it above, *KNEW Health* is able to offer deep discounts on lab work (like those mentioned above) through our direct relationship with one of the nation's largest medical labs AND a trained guide to help you understand what the data means.

To learn about membership plus more tips, tools, and updates on how to go beyond your yearly physical visit: www.knewhealth.com.



Healthcare Savings Tip #7: Unleash the Health-Protective Power of Community

As mentioned in Tip 4, it has now been proven that social isolation and loneliness can have a greater impact on our health, mortality, and expenditures than smoking or diet²⁸. How is this possible with over 7.5 billion people on the planet and social media booming?

Despite all our modern means of communication, our culture has neglected the value of real, tangible relationships with our families, friends, and communities. As a result, Americans are lonelier, sadder, and sicker than ever.

Fortunately, experts like Dr. George Slavich, director of the UCLA Laboratory for Stress Assessment and Research, are helping shed light on the pathology of this social-health-crisis through the emerging science of Human Social Genomics.

Through this research, Dr. Slavich's team, and others, have discovered our social environments, and how we *perceive* them, have a direct impact on our basic biological processes—including gene expression²⁹.

The take away: your social environment, or lack thereof, has now been proven to either contribute to or degrade your health over time.

What's the solution to our nation's social health crisis? Get social and build community.

Despite how hard it can seem to make “real connections” in the 21st century, creating community is not a difficult thing to do. Plus it's a scalable means of creating health, it's fun, and it's free. Here's how to do it...

The #1 Way To Create Community, Increase Happiness, and Reduce Your Risk of Chronic Disease: Use Online Resources to Create Offline Connections.

Yes, online-friendships are part of the problem. However, you can use social sites like Meetup,

Facebook, Eventbrite, and others to help you plan and research events, groups, and clubs that will connect you with your like-minded tribe.

In the interest of reducing healthcare costs, take this a step further by focusing on social opportunities within the preventative health field.

For example, many integrative clinics use social channels to promote local health events, including fitness challenges, batch-cooking groups, movie nights, health-minded moms clubs, and a whole lot more.

Or perhaps you like hiking, volunteering, sports, gardening, meditation, homeschooling, or mentoring —opportunities to join others in these pursuits are all available through these online platforms.

For the spiritually-minded, churches, intentional communities, or mindfulness meditation groups are an ideal spot to get grounded, contribute to something larger, and make meaningful connections.

You always *KNEW* social media and casual work-friendships weren't a *real* substitute for community.

Now that you understand the basics of Social Genomics and how to create community you can go out and build your super-tribe.

For more ideas on creating and unleashing the health protective power of community visit: www.knewhealth.com.

Healthcare Savings Tip #8: Rethink Insurance Two Ways

1: For the Self-Insured: Upgrade to a Cost-Sharing Program

Cost-sharing cooperatives or ministries are one of the most underutilized ways for non-employer sponsored individuals and families to save in the post-Affordable-Care-Act era.

Different than traditional insurance, cost-sharing plans pool members' monthly program "share" (or "premium" in insurance speak) to cover each other's healthcare expenses.

As you may know, at *KNEW Health* we will be launching our very own, non-religious cost-sharing cooperative in January of 2019. Visit knewhealth.com/cooperative to learn more about becoming a founding member.

In the meantime, several religious-based cost sharing programs are available to the public.

For example, of this writing Liberty One Health Share (a religious-based health sharing program) offers 3 levels of sharing plans ranging from \$149-\$224 for individuals, \$249-\$349 for couples, and \$399-\$499 for families monthly, with coverage from \$125,000 to 1 million dollars per incident. Other cost-sharing ministries offer a variety of rates, packages, and programs to choose from.

The Pros of Cost-Sharing

- You can opt out of the insurance game without a tax penalty. (cost-sharing programs are legal under the Affordable Care Act)
- You will likely save a significant amount of money each month on premiums while still having the protection in case of a catastrophic health event
- Depending upon your program, integrative medicine treatments, such as acupuncture, chiropractic, and naturopathy may be shared
- You have less confusing laws, policies, and insurance jargon to keep up with
- Some plans offer end of life assistance and discount dental, vision, and hearing benefits
- KNEW Health's cost-sharing cooperative will also incentivize community building and health-promoting activities like batch cooking, fitness groups, attending local health events, etc.

The Cons of Cost-Sharing

- Cost-sharing is not tax-deductible in most states
- You cannot use a health savings account (HSA) in combination with a cost-sharing plan
- Many cost-sharing ministries are only open to practicing Christians (Liberty One has a more open policy so long as one agrees with their core beliefs)
 - KNEW Health's cost-sharing cooperative will not require you ascribe to specific religious beliefs
- Certain lifestyle choices, such as use of recreational drugs or abuse of alcohol, may make you ineligible

Healthcare Savings Tip #8: Rethink Insurance Two Ways

2: For the Employer-Insured: Drive Change from the Inside with Wellness-Based Incentivized Insurance Plans

Did you know employers can now provide incentive-based integrative functional medicine healthcare coverage to their employees?

It's true...here's how it works:

We partnered with BeniComp Insurance this year to help promote and support the first ever integrative functional medicine health insurance product: IncentiCare®. The big goal: help employers reduce healthcare costs by getting to the root cause of chronic disease in their employees.

The result: employees make better health choices, feel better, and no longer require expensive drugs, while the employer saves thousands a year on self-funded healthcare costs.

Through our partnership with BeniComp, we are able to help employers reduce their costs by 5, 6 or even 7-figures through the power of Functional Medicine.

Further, BeniComp is pioneering a new model of health insurance; one in which the more they save their customers on healthcare costs, the greater their profit (and not vice-versa).

You always **knew** there had to be a better, more direct way to reduce your health insurance costs without sacrificing quality of care.

Now that you know about cost-sharing and wellness-based employer-sponsored insurance programs, you can start actively pursuing these outside-the-box options to improve your bottom line and your lifestyle.

To learn more about our new cost-sharing cooperative, visit: knewhealth.com/cooperative
To learn more about wellness-based incentive insurance programs and BeniComp visit: knewhealth.com/employer.



Healthcare Savings Tip #9: Empower Your Health with the Latest Technologies and Apps

All along we've been giving you tips on how to prevent chronic disease and save big by creating a self-healthcare regime.

Your success in sticking to your regime can be greatly enhanced by enlisting the help of the latest new healthcare technologies and apps.

Here are a few of our favorites to date:

- **Wearable Health and Fitness Trackers**—like FitBit® and Jawbone®
- [Myfitnesspal.com](#) to track nutrition, hydration, exercise and more
- **Social media groups** to hold you accountable and build community
- [Mywaterbalance](#) or [Waterlogged](#) to help you stay hydrated
- [Natural Cycles](#) contraception app is as effective as the pill with no drugs or side-effects
- [Headspace](#) a meditation app with specific packs for sleep, focus, performance, relaxation, and more
- **SmartPhones** for reminders to take supplements, exercise, breathe, and more
- [InnerBalance](#) is a biofeedback program you can use on your phone or computer to help balance your stress levels and reduce anxiety
- [Healthyout](#) helps you make better foods choices when eating out
- [The Environmental Working Group's Healthy Living Apps](#) allow you to scan any food or personal care product barcode to check for toxicity, nutrition, GMO status, and more...
- [Clue for women](#) to track their periods and fertility
- [Mamanatural](#) weekly pregnancy updates for health-minded parents including natural remedies to ease common ailments, baby updates, and more
- [Anylist](#) helps families or couples collaborate on a single shopping list, set up location-specific reminders for certain items (eg: if you're at Whole Foods and don't want to forget your favorite yogurt)
- [100 Days of Real Food Menu Planning](#) free recipes, menu planning, and shopping lists with a focus on real, whole foods
- [nudgu.com](#) helps families caring for themselves and elder loved ones to stay in touch and have a reliable system in place to maintain healthy habits

You always *KNEW* there were technologies out there to help you stay on track with your health goals. We've laid them out for you, now go get 'em!

At *KNEW Health* we utilize the power of technology to bring members the best possible prices on advanced Functional Medicine care. For more information on membership, and the latest health technologies, apps, and new innovations visit: www.knewhealth.com.

Healthcare Savings Tip #10: Follow the Naturopathic Therapeutic Order

One of the reasons we recommend working with Functional Medicine practitioners (like those at *KNEW Health*), is they typically adhere to what's known as "the naturopathic therapeutic order."

Coined by Dr. Jared Zeff and Dr. Pamela Schneider, the premise is to start any healing process with **the least costly** and **least invasive** options, then move to more targeted and costly interventions or medications as a last result.

This may sound too simple to be true. Yet most of us have been conditioned to do the opposite. If we get a headache, for example, we reach for an ibuprofen to stop the pain and that's the end of it...until the drugs wear off.

In the naturopathic therapeutic order, you would be advised to forego the ibuprofen in favor of drinking a glass of water (as dehydration is leading cause of headaches), taking a break from your screen, or meditating for a few minutes.

If the head pain continued, you would try some natural remedies, get to bed early, or perhaps schedule an appointment for some bodywork.

Knowing the side-effects and long-term consequences of taking ibuprofen (using the resources given in Tip 2), it would be your absolute last resort.

By making small choices like this, you can wind up saving a tremendous amount in financial and other-health-related "headaches" long-term.

Case in point, NSAIDs, the most popular type of pain pill in America, have recently been proven to increase your risk of a heart attack by 50-75% if taken for just 1-7 days³¹.

Financial cost aside, can you *afford* to have a heart attack? Of course not.

This may seem like a dramatic example, but the truth is Iatrogenic Disease—diseases, complications, or death due to unnecessary interventions, drug interactions, and medical error—is now the #3 cause of death in America, per researchers at Johns Hopkins³².

The point is, we must take steps to educate ourselves on the least invasive ways to curb acute and chronic ailments to preserve our health and cost-savings.

A Functional Medicine practitioner, like those at *KNEW Health*, can be your best ally in this regard. As can reading natural health content (like this Guide), books, podcasts, and attending local health education events.

You always *KNEW* the least invasive way was the best and safest way to approach illness and discomforts. Now you can take that knowledge to the bank.

Our *KNEW Health* practitioners and health coaches specialize in empowering members to follow the naturopathic therapeutic order through individual education, health programs, and coaching. Get empowered today at: www.knewhealth.com.



A Final Word on Saving on Healthcare Costs in the Trump Era...

At *KNEW Health* we believe you not only know how to be healthy, but you always *KNEW*...same goes for saving on healthcare. Once you understand what's really driving costs and the steps you can take to minimize those drivers, saving money becomes a no-brainer.

If we may ask one small favor in return for this guide: if these 10 tips helped you see how to save on healthcare in a new light, please share with your friends, family, and community.

Our goal in providing this free guide is that this information reach as many people as possible, so together we can transform our broken healthcare system in the Trump era...and beyond.

Yes, it's a lofty goal, but we believe that only an empowered community can and will evolve medicine in America.

That's why we created *KNEW Health*, to provide the best possible Functional Medicine Care, to as many people as possible, at the lowest possible cost.

How is this possible? Visit: knewhealth.com to learn more about our innovative approach to healthcare, plus more free money-saving tips, tools, and advice.

Thanks again for downloading this *KNEW Health* guide! We trust it was helpful in uncovering the little-known causes behind rising healthcare costs and exactly what you can do to remedy them.



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