

- Be aware of any coordination of benefits that are listed in the plan documents.
- Understand any limitations and exclusions that are listed in the plan documents.
- Remember that the plan documents take precedence over any other sources of information.

By following these tips, employees will be better equipped to make informed decisions about their health care and get the most out of their Northwind Standard plan.

Evidence Of Medical Necessity

OTHER INFORMATION ABOUT THIS PLAN

Evidence Of Medical Necessity

When you use Northwind Standard, you must provide evidence of medical necessity for certain services. This evidence is usually provided by your healthcare provider, and is required in order to receive coverage under the plan.

Examples of services that require evidence of medical necessity include, but are not limited to, hospital stays, surgery, diagnostic tests, and specialized treatments. This evidence must be provided to Northwind Health in order for the service to be covered.

Examples of the types of medical evidence that may be requested include:

- Medical records
- Physician's notes
- Diagnostic test results
- Treatment plans

It is important to note that Northwind Health reserves the right to deny any services or treatments that it believes are not medically necessary.

Exceptions

In some cases, Northwind Health may waive the requirement for evidence of medical necessity. For example, if the service or treatment is deemed to be medically necessary and urgent, Northwind Health may choose to provide coverage without requiring additional evidence.

Tips for Employees

If you are receiving services or treatments that require evidence of medical necessity, there are a few steps you can take to ensure that your claim is processed quickly and accurately: