

best value for your health care services. By using Northwind Health's resources and researching providers in advance, you can make sure you're getting the care you need at the best cost.

IMPORTANT PLAN INFORMATION

Copayments (Copays)

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At Northwind Health, our Northwind Standard plan includes copayments (copays) for certain services. A copayment is a fixed amount that you pay at the time of service, and it is generally a lower amount than what you would have to pay if you were to pay the full cost of the service.

Copays for Northwind Standard vary depending on the type of service you receive. Generally speaking, copays for office visits are typically less than copays for hospital visits. For example, copays for office visits with a primary care physician may be \$20, while copays for a hospital visit may be up to \$150. It is important to note that the copays may vary from provider to provider and from state to state.

In addition to office visits, copays may also apply to other services, such as prescriptions and diagnostic testing. For example, copays for generic prescription drugs may be \$10, while copays for brand-name drugs may be \$35. Copays for diagnostic testing, such as lab tests and X-rays, may range from \$20 to \$100 depending on the type of test.

It is important to note that Northwind Standard does not cover certain services, such as emergency services and mental health and substance abuse services. For these services, you may be responsible for the full cost of the service, so it is important to understand your plan and read the fine print before receiving any services.

In addition to copays, you may also be charged coinsurance for certain services. Coinsurance is a percentage of the cost of the service that you are responsible for paying. Generally speaking, coinsurance rates are lower than copays, so it is important to understand the difference between the two.

Finally, there are some exceptions to the copayment rules. For example, preventive care services may be covered at no cost to you. This includes routine physical exams, immunizations, and screenings for certain diseases such as cancer and diabetes.

Overall, copays are a great way to save money on health care services. Understanding your plan and reading the fine print can help you to save money on health care services. It is also important to remember that copays may vary from provider to provider and from state to state, so it is important to do your research before receiving any services.

Split Copay For Office Visits

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