

1. Understand your coverage: It is important to understand your coverage and the services that are covered. This will ensure that you are able to access the care you need when you need it.
2. Ask questions: If you have any questions about your coverage or the services that are covered, it is important to ask questions. Northwind Health provides customer service representatives who are available to answer your questions and provide additional information.
3. Know when to get prior authorization: Even though there are certain exceptions to prior authorization for benefit coverage, it is important to know when you need to get prior authorization for services. This will ensure that you are able to access the care you need when you need it.

At Northwind Health, we understand the importance of providing quality care to our members. That is why we provide exceptions to prior authorization for certain services, as well as tips to help our members make the most of their coverage. If you have any questions about your coverage or the services that are covered, please do not hesitate to contact Northwind Health customer service.

Prior-Authorization For Out-Of-Network Provider Coverage

CARE MANAGEMENT - Prior-Authorization For Out-Of-Network Provider Coverage

Out-of-network providers are not included in the Northwind Standard plan, but you may be able to receive coverage for certain services by obtaining prior authorization. Prior authorization is a process that ensures that the service or medication you receive is medically necessary, and that it is covered by your plan.

In order to get coverage for out-of-network services, you must make sure to get prior authorization from Northwind Health. This is done by contacting the Northwind Health Customer Service team, who will review the request and provide you with a decision. If your request is approved, you will be covered for the service or medication. If it is not approved, you will not be covered.

When requesting prior authorization for an out-of-network provider, you should make sure to provide Northwind Health with all the necessary information, including:

- The name, address, and contact information of the out-of-network provider.
- The date of service.
- The diagnosis or reason for the service.
- The type of service or medication requested.
- The estimated cost of the service or medication.