

The OOP maximum applies to all services, including in-network and out-of-network services, except for non-covered services, balance-billed charges, and premium payments. This means that all in-network services and out-of-network services count towards the OOP maximum.

Exceptions

There are a few exceptions to the OOP maximum. For example, if a member seeks services from a provider that is not in-network, they may be balance-billed for the difference between what the provider charges and what Northwind Health Plus allows. Balance-billed charges do not count towards the OOP maximum.

Another exception is non-covered services. If a member receives a service that is not covered by the plan, they may be responsible for paying the full cost of the service. These services also do not count towards the OOP maximum.

Tips for Reaching the Out-of-Pocket Maximum

Reaching the OOP maximum can be a challenge, but there are a few tips that can help members get there.

First, it's important to understand what services are covered by the plan and which are not. Northwind Health Plus covers a wide range of services, including preventive care, primary care, and specialty care. It's important to know which services are covered and which are not so members can make the most of their coverage.

Second, it's important to stay in-network as much as possible. Staying in-network helps members get the most out of their coverage and saves them money. In-network providers typically charge lower rates and provide a higher level of care than out-of-network providers.

Third, it's important to understand the difference between deductibles, copays, and coinsurance. Deductibles are the amount a member has to pay before the plan starts paying, copays are a set fee for services, and coinsurance is the percentage of the cost a member has to pay. Understanding these three terms can help members make more informed decisions about their care.

Finally, it's important to take advantage of preventive care services. Preventive care services are covered at 100% by Northwind Health Plus and can help members stay healthy and avoid costly treatments and services down the road.

Reaching the out-of-pocket maximum can be a challenge, but with the right knowledge and tips, members can take advantage of their Northwind Health Plus plan and get the most out of their coverage.

Allowed Amount

IMPORTANT PLAN INFORMATION: Allowed Amount