

There are a few tips you can follow to ensure you are taking full advantage of continuity of care and are getting the best, most affordable care possible. First, be sure to always keep your provider information up to date. If you move or change providers, be sure to notify your insurance company right away. Additionally, if you are in need of specialized care, be sure to check with your provider to understand any associated costs. Finally, if you are switching providers or insurance plans, make sure you get copies of your medical records from your previous provider.

At Contoso, we strive to provide our employees with access to quality, affordable health care. We are proud to offer Northwind Standard, an insurance plan that provides continuity of care, helping you to receive the best possible care and save money on health care costs.

Non-Participating

Non-Participating Providers and How They Affect Your Costs

When selecting a health care provider, it is important to understand the differences between participating and non-participating providers. Participating providers are those who have agreed to accept the Northwind Standard health plan's set rates. Non-participating providers are those who have not agreed to accept the set rates and can charge the patient more than what the health plan pays.

When you choose a non-participating provider for your healthcare services, you may be responsible for paying the difference between the provider's actual charges and the amount the plan pays. This difference is known as the balance billing amount. Depending on your provider's policy, you may be required to pay the balance billing amount up front. Be sure to discuss this with your provider prior to receiving services.

Additionally, it is important to note that if you use a non-participating provider, your out-of-pocket costs may be higher than if you had used a participating provider. For example, if your provider's charge is \$200 and the plan pays \$100, you would be responsible for the remaining \$100 balance billing amount.

Exceptions

There are certain exceptions to the rule of non-participating providers. Your health plan may cover emergency services provided by non-participating providers, as well as certain services provided by non-participating providers that are not available from participating providers. Additionally, in some cases, the health plan may cover non-participating providers' charges if there are no participating providers in your area.

Tips

In order to avoid costly balance billing amounts, it is important to make sure that your provider is a participating provider in your Northwind Standard health plan. If you are unsure, you can contact the customer service department of your health plan to verify.