

When visiting an in-network hospital, you may be required to pay a copayment or coinsurance depending on the type of service you're receiving. Copayments are a fixed dollar amount that you're responsible for paying, while coinsurance is a percentage of the total cost of the services.

It's important to note that some services, such as cosmetic procedures, are not covered by Northwind Health Plus. Be sure to check with your plan to see what is and isn't covered.

Tips for Using Your Hospital Coverage

When visiting a hospital, it's important to be as informed as possible about your coverage. Here are a few tips to help you make the most of your Northwind Health Plus hospital coverage:

- Make sure you know if the hospital you're visiting is in-network or out-of-network. If it's out-of-network, you'll be responsible for a portion of the costs.
- Ask your doctor or hospital staff about any potential copayments or coinsurance costs you'll be responsible for before receiving any services. This will help you budget accordingly.
- If you're admitted to the hospital, make sure you understand the services you'll be receiving and verify that they're covered by your plan.
- Ask the hospital staff if they've taken all the necessary steps to ensure that all the services you're receiving are covered by your plan.
- Keep track of all your hospital bills and make sure that you're only paying for services that are covered by your plan.
- If you have any questions about your hospital coverage, contact Northwind Health Plus directly.

By following these tips and understanding your hospital coverage, you can make sure that you're getting the most out of your Northwind Health Plus plan.

Infusion Therapy

Infusion Therapy:

Infusion therapy is a type of medical treatment where medications are administered directly into the bloodstream. At Northwind Health Plus, infusion therapy is covered as part of the plan's medical benefits. It is covered when it is medically necessary and prescribed by a doctor. This includes medications and supplies that are used during the infusion.

Exceptions:

There are a few exceptions to coverage of infusion therapy under Northwind Health Plus. All infusion medications must be approved by the insurance company's medical review