

It's important to be aware of intentionally false or misleading statements when it comes to health insurance plans. Intentionally false or misleading statements about Northwind Health Plus can be found in any form of advertisement, marketing material, or other communication that is intended to influence a person's decision to purchase the plan.

In order to protect yourself from being misled, it's important to read all the materials you receive from Northwind Health Plus carefully. This includes any emails, mailers, brochures, website materials, or other communications. Be sure to read the plan's Summary of Benefits and Coverage (SBC) for a complete description of the plan's coverage, benefits, and limitations.

Some of the statements that may be considered intentionally false or misleading include:

- Claiming that the plan covers services that it does not cover, such as cosmetic surgery or experimental treatments.
- Claims that the plan has "no deductible" or "no out-of-pocket costs."
- Claims that the plan covers "all" medical services or "everything."
- Claims that the plan has lower premiums than other plans.
- Claims that the plan will cover medical expenses that are not covered by other plans.
- Claims that the plan covers pre-existing conditions.
- Claims that the plan covers all prescription drugs.

It's also important to be aware of statements that are misleading because of their omission of important information. For example, a statement that the plan has "low copays" may be misleading if it does not also mention the fact that the plan has high deductibles.

It's also important to remember that Northwind Health Plus may have restrictions on certain services or treatments. Be sure to read the plan's Summary of Benefits and Coverage (SBC) for a complete description of the plan's coverage, benefits, and limitations.

If you become aware of any intentionally false or misleading statements about Northwind Health Plus, be sure to report it to the plan administrator immediately. You can also contact the North Carolina Department of Insurance to file a complaint.

It's important to remember that Northwind Health Plus is a complex plan and you should always ask questions and read all materials carefully before making any decisions. It's important to be aware of the coverage that is available to you, as well as any restrictions or limitations. Be sure to contact the plan administrator if you have any questions or concerns.

### **Member Cooperation**

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