

It is also important to ask your provider about their policy on balance billing. Be sure to find out if the provider requires you to pay the balance billing amount up front, or if they will bill you after the health plan pays them.

When selecting a provider, also remember to consider the cost of services. Participating providers are often more cost effective than non-participating providers. Additionally, some providers offer discounts to patients who pay out of pocket for services.

Finally, if you need to use a non-participating provider for certain services, be sure to check with your health plan first. There may be an exception that will cover the cost of the service. Additionally, if you need to use a non-participating provider and you are concerned about the cost, you can always negotiate with your provider to find a more affordable rate.

Balance Billing Protection

HOW PROVIDERS AFFECT YOUR COSTS - Balance Billing Protection

At Contoso, we understand that medical costs can be intimidating and confusing, which is why we've partnered with Northwind Health to offer our employees the Northwind Standard plan. This plan provides a balance billing protection, meaning that you are protected from unexpected costs when visiting in-network providers.

What is balance billing?

Balance billing is when a provider bills you for the difference between what they charge and what your insurance company is willing to pay. This difference can be hundreds of dollars and is often unexpected. With the Northwind Standard plan, you are protected from balance billing when visiting in-network providers.

What is an in-network provider?

In-network providers are healthcare providers, such as doctors, hospitals, and labs, that have agreed to accept the Northwind Standard plan's payment terms. Visiting an in-network provider means that you are protected from balance billing. You can find a list of in-network providers on the Northwind Health website.

What if I visit an out-of-network provider?

Visiting an out-of-network provider means that you are not protected from balance billing. Out-of-network providers may charge more for the same services than in-network providers, and you may be responsible for the difference between what they charge and what your insurance company is willing to pay. It is important to check if a provider is in-network before visiting them to avoid any unexpected costs.

Tips to avoid balance billing:

- Always check if a provider is in-network before scheduling an appointment.