

Your coverage for skilled nursing facility care is limited to a maximum of 100 days. In order to continue to receive benefits, you must make measurable progress toward a goal that is established by your doctor.

What Are the Exceptions to Skilled Nursing Facility Care Coverage?

Not all skilled nursing facility services are covered under Northwind Standard. The plan does not cover custodial care or services that are not medically necessary. Custodial care includes services that are provided to help you with activities of daily living such as bathing, dressing, and other basic care.

Other exceptions to coverage include services provided in an assisted living facility, a hospice, or in the home.

Tips for Getting the Most Out of Your Skilled Nursing Facility Care

- Make sure to communicate with your doctor and the skilled nursing facility staff about your progress and treatment plan.
- Ask questions about any treatments or services that you are unfamiliar with.
- Check with your plan to make sure that any medications or treatments you receive are covered under your plan.
- Use the skilled nursing facility's discharge planning services to ensure a smooth transition home.
- Be sure to follow-up with your primary care doctor after leaving the facility.

Spinal and Other Manipulations

COVERED SERVICES: Spinal and Other Manipulations

Northwind Standard offers coverage for spinal and other manipulations, including chiropractic and osteopathic services. These services may be covered when they are performed by a licensed chiropractor or osteopathic physician, and when they are medically necessary. The plan covers manipulation of the spine and other joints, as well as the soft tissues of the body. This can include the muscles, ligaments, and tendons that are associated with the spine and joints.

The services must be performed by a licensed chiropractor or osteopathic physician. These services may be performed on an outpatient basis, such as at a chiropractor's office, or in a hospital or other facility.

It is important to note that Northwind Standard does not cover services that are not medically necessary, or that are performed by someone who is not a licensed chiropractor or osteopathic physician.