When deciding whether you need an ambulance, you should consider your medical condition and the available transportation options. If you are able to use a car or another form of transportation, this will usually be the most cost-effective option. However, if you require medical assistance during transportation, an ambulance may be necessary.

It is important to remember that ambulance services are only covered if they are medically necessary. If you are unsure of whether a service is medically necessary, you should speak to your primary care physician or a Northwind Health representative.

If you have an emergency medical condition and require ambulance services, you should call 911. In this case, you will not be responsible for any out-of-pocket expenses, as emergency services are covered under Northwind Health Plus.

In addition to emergency services, Northwind Health Plus also covers non-emergency ambulance services. These services are typically used when non-emergency transportation is needed to and from a medical facility. If you require non-emergency transportation, you should speak to your primary care physician who can determine if the service is medically necessary.

If your primary care physician determines that ambulance services are medically necessary, you should contact your local ambulance provider. You should provide them with your Northwind Health Plus plan information and Northwind Health will cover the cost of the service, minus any applicable coinsurance and copays.

In conclusion, Northwind Health Plus covers ambulance services when they are medically necessary. This includes emergency services and non-emergency services. If you need to use an ambulance, it must be one that is in your network and has been approved by Northwind Health. You should always contact your primary care physician to determine if a service is medically necessary before using an ambulance, as this will help you to avoid any out-of-pocket costs.

## **Blood Products And Services**

**COVERED SERVICES: Blood Products and Services** 

Northwind Health Plus covers a variety of blood products and services that are necessary for a healthy life. This plan provides coverage for blood tests, transfusions, and other related services required for diagnosis, treatment, and management of a medical condition.

In-Network Coverage:

Northwind Health Plus provides in-network coverage for a variety of blood products and services. Services covered by this plan include:

- Blood tests and transfusions
- Blood typing