

for any additional costs that Northwind Health does not cover. For example, Northwind Health may not cover the full cost of a specialist or other non-emergency services. It is important to be aware of these exceptions when selecting a hospital.

When selecting a hospital, you should also consider other services that the hospital offers. For example, some hospitals may offer additional services such as physical therapy, nutrition counseling, or other wellness services. Additionally, some hospitals may offer special programs for specific conditions or diseases.

Finally, you should consider the cost of care at the hospital you are considering. Northwind Health may cover some or all of the costs of your care, but you should be aware of any additional costs that you may be responsible for. This includes any co-pays or coinsurance, as well as any additional charges for services not covered by your plan.

By taking the time to consider your options, you can select the best hospital for your healthcare needs. Northwind Standard offers coverage for a variety of in-network hospitals, giving you the opportunity to select the hospital that best meets your needs.

### **Infusion Therapy**

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Infusion therapy is a type of medical treatment performed by qualified medical professionals. It involves the injection of drugs or fluids into a vein or muscle. This type of therapy is used to treat a variety of medical conditions, including cancer, infections, and immune-related disorders.

Under Northwind Standard, the plan covers infusion therapy services provided by a qualified medical professional. This includes the administration of drugs or fluids, as well as related services performed during the same visit. This coverage includes both in-network and out-of-network providers.

However, there are some exceptions to the coverage of infusion therapy services. For example, the plan does not cover the costs of the drugs themselves. Additionally, certain services may be excluded from coverage, such as chemotherapeutic drugs and other services that are not medically necessary. It is important to check with your provider to determine if the particular service is covered under your plan.

In addition to the coverage information, there are some tips that can be helpful when it comes to infusion therapy. It is important to find a provider that is well-qualified and experienced in administering infusion therapy services. Additionally, it is important to discuss the risks and benefits of the treatment with your provider. Finally, make sure to discuss any questions or concerns you may have with your provider before beginning treatment.

Overall, Northwind Standard provides coverage for infusion therapy services. It is important to understand the coverage limitations and exceptions that may apply to your