

coinsurance requirements. It's also a good idea to ask your doctor about any potential out-of-pocket costs you may need to pay, as well as any potential alternative treatments that may be available.

Finally, it's important to note that Northwind Standard does not provide coverage for any experimental or investigational transplant procedures. If you're considering a transplant procedure, it's important to make sure that it is a medically necessary procedure, and that it is covered under your Northwind Standard plan.

At Northwind Health, we understand how important it is for our members to have access to the best possible care. That's why we're proud to provide coverage for organ and tissue transplants through our Northwind Standard plan. With this coverage, you can get the care you need, while also enjoying the peace of mind that comes from knowing that your transplant procedure is covered.

Urgent Care

COVERED SERVICES: Urgent Care

At Northwind Health, our Northwind Standard plan covers urgent care services. Urgent care services are typically for medical issues that cannot wait for a scheduled appointment with a primary care provider. Examples of conditions that would be covered under urgent care include ear infections, allergic reactions, minor broken bones, and insect or animal bites.

Northwind Health's Northwind Standard plan covers urgent care services provided by in-network providers. The coverage includes visits to urgent care centers and emergency rooms. It is important to note that while emergency rooms are covered, they should only be used in the event of a true medical emergency. In the case of a medical emergency, go to the nearest emergency room or call 911 right away.

To help you determine whether a condition requires urgent care or can wait for a scheduled appointment, Northwind Health provides access to telemedicine services. Telemedicine services are available 24 hours a day, seven days a week. Through these services, you can talk to a doctor or nurse practitioner who can help you determine if a condition is appropriate for urgent care or should be treated with a scheduled appointment.

When seeking urgent care services, it is important to keep in mind that you may be responsible for some out-of-pocket costs. This includes co-pays, co-insurance, and deductibles. The amount you are responsible for will depend on your plan and the type of services you receive. To help you better understand your coverage, Northwind Health provides access to an online cost estimator tool. This tool allows you to search for specific services and get an estimate of what you will be responsible for. It is important to note that the estimates provided are only estimates, and the actual cost may vary.

Finally, Northwind Health's Northwind Standard plan does not cover services that are not medically necessary. Examples of services that are not covered include cosmetic procedures