

## Exceptions

There are some exceptions to this rule. If you are traveling outside of the United States and you cannot find an in-network provider, you may be able to visit a non-participating provider and Northwind Health Plus may cover a portion of the cost. Additionally, if you are in a life-threatening situation and need to go to the nearest hospital, Northwind Health Plus may provide coverage for the care received.

## Tips

If you are considering visiting a provider that is not in-network, it is important to check with Northwind Health Plus first. Before your visit, contact the customer service line to find out if the provider is in-network and if there are any exceptions that could apply to your situation. Additionally, it is important to review your Explanation of Benefits (EOB) after your visit to ensure that you are not being charged for any services that were not covered by your insurance. If you are charged for a service that was not covered, contact Northwind Health Plus right away.

If you are considering a new provider, it is important to ask if they are in-network with Northwind Health Plus. This can save you time and money in the long run. Additionally, you can use Northwind Health Plus's online provider directory to search for a provider that is in-network and view their ratings.

By understanding the difference between in-network and non-participating providers and being aware of any exceptions that may apply to you, you can save money on your health care costs. Northwind Health Plus is here to help you make the most of your coverage. If you have any additional questions about in-network and non-participating providers, please contact the Northwind Health Plus customer service line.

## Balance Billing Protection

### HOW PROVIDERS AFFECT YOUR COSTS: Balance Billing Protection

Balance billing is a practice where a provider bills you for the difference between the allowed amount and billed amount. The allowed amount is the amount that your insurance company determines is a reasonable fee for a service. The amount you are billed for is the amount that the provider charges you for the services. With Northwind Health Plus, you are protected from balance billing. This means that you can rest assured that you will not be billed more than the allowed amount by your provider.

Balance billing protection is an important part of Northwind Health Plus. This protection ensures that you will not be responsible for the difference between the allowed amount and the billed amount. This protection helps you to avoid unexpected costs.

Exceptions: