

Tips:

- Make sure to double-check if a provider is in-network or out-of-network before you receive care. This will help you avoid any surprise costs.
- Take advantage of preventive care services when they are offered. These services are covered at no cost to you and can help you stay healthy.
- Be aware of your plan's formulary, which is a list of medications that are covered by your plan. If you are prescribed a medication that is not on the formulary, you may have to pay more out-of-pocket.
- If you have any questions about your costs, you can contact Northwind Health for more information.

HOW PROVIDERS AFFECT YOUR COSTS

In-Network Providers

HOW PROVIDERS AFFECT YOUR COSTS

Choosing the right provider is an important part of getting the most value out of your health insurance plan. With Northwind Health Plus, you have access to an extensive network of in-network providers. Working with these providers is an essential part of getting the most value out of your plan.

In-Network Providers

When choosing an in-network provider for your health care needs, make sure to check with Northwind Health Plus to ensure that the provider is in-network. This is important because in-network providers charge lower rates than out-of-network providers. Northwind Health Plus offers a wide range of in-network providers, including primary care physicians, specialists, hospitals, and pharmacies. This lets you choose a provider that is most convenient for you and your family.

It is important to note that in-network providers may not always be available in every area. The Northwind Health Plus website offers a searchable directory of all in-network providers in your area. This directory is regularly updated, so you can be sure that you are choosing from in-network providers that are available in your area.

Cost Savings

Using an in-network provider can help you save money on health care services. In-network providers have agreed to charge lower rates for their services, which can help you save money on your out-of-pocket costs. In addition, Northwind Health Plus may offer additional discounts or cost-savings for using in-network providers.

Emergency Services