

Exceptions

There are exceptions to this primary and secondary rules with the Northwind Health Plus plan. These exceptions include:

- If you are covered by Medicare Part A and/or Part B, your other coverage is the primary payer and the Northwind Health Plus plan is the secondary payer.
- If you are covered by Medicaid, your other coverage is the primary payer and the Northwind Health Plus plan is the secondary payer.
- If you are covered by TRICARE, your other coverage is the primary payer and the Northwind Health Plus plan is the secondary payer.
- If you are covered by a State Children's Health Insurance Program (CHIP), your other coverage is the primary payer and the Northwind Health Plus plan is the secondary payer.

Tips

It's important to know the primary and secondary rules of the Northwind Health Plus plan, and to understand any exceptions that may apply. Here are some tips that can help:

- Make sure you understand what type of coverage you have. This will help you understand which provider is the primary payer and which is the secondary payer.
- Keep track of all your medical expenses and bills. This will help you understand how much you need to pay out of pocket, and how much the primary and secondary payers will cover.
- Make sure you understand the rules and regulations of each coverage plan. This will help you understand when claims will be covered and what benefits you are eligible for.
- Know the deadlines for filing claims. This will help you ensure that you get the coverage you need and that your claims are processed in a timely manner.
- Ask questions if you are unsure about anything related to the Northwind Health Plus plan. The customer service representatives at Northwind Health can help you understand the primary and secondary rules, as well as any exceptions that may apply.

It's important to understand the primary and secondary rules of the Northwind Health Plus plan, and to understand any exceptions that may apply. Following these tips can help you get the coverage you need and ensure that your claims are processed in a timely manner.

COB's Effect On Benefits

WHAT IF I HAVE OTHER COVERAGE? - COB's Effect On Benefits

When you have more than one health insurance policy, the policies coordinate benefits through a process called Coordination of Benefits (COB). Coordination of Benefits is a process that helps to determine which plan pays first when there are multiple health plans