

In some cases, Northwind Health may approve the request for coverage, but with certain limitations or conditions. For example, Northwind Health may limit the number of visits for a specific procedure or limit the amount of coverage for a specific procedure. It is important to understand any limitations or conditions that Northwind Health places on the prior authorization before you receive care from an out-of-network provider.

It is also important to understand that certain services may not require prior authorization. For example, emergency services and certain preventive services may not require prior authorization.

Tips for Employees:

1. Understand the prior authorization process and any requirements that you must meet to receive coverage for an out-of-network provider.
2. Find out if the type of care you need requires prior authorization.
3. Ask your provider if they will be submitting the prior authorization request for you.
4. Ask Northwind Health about any limitations or conditions that may be placed on the prior authorization.
5. Understand that certain services may not require prior authorization.

Remember, if you have any questions about the prior authorization process or coverage for an out-of-network provider, contact Northwind Health directly. Northwind Health is available to answer any questions you may have and provide more information about the prior authorization process.

Exceptions to Prior-Authorization For Out-Of-Network Providers

CARE MANAGEMENT - Exceptions to Prior-Authorization For Out-Of-Network Providers

Northwind Health Plus provides coverage for certain services that may require prior authorization when provided by an out-of-network provider. Prior authorization is required to ensure that the service is medically necessary and to ensure that the service is being provided in accordance with the plan's specific rules and guidelines.

Northwind Health Plus makes exceptions to the prior authorization requirement for the following services when provided by an out-of-network provider:

- **Emergency Services:** For services that are medically necessary and when the out-of-network provider is the closest provider available, prior authorization is not required. However, the provider must submit a claim for the services rendered to Northwind Health Plus for review and processing.
- **Outpatient Mental Health Services:** Services that are medically necessary and provided by an out-of-network provider are not required to have prior authorization. However, the