

In some cases, coverage for spinal and other manipulations may be subject to pre-authorization or pre-certification. If your provider requires pre-authorization or pre-certification, you should contact Northwind Health prior to receiving the services to ensure that they are covered.

It is also important to understand that coverage for spinal and other manipulations may be limited. Northwind Standard does not cover services for the purpose of maintenance or prevention of disease, nor does it cover services that are experimental in nature.

If your provider recommends spinal or other manipulations, it is important to make sure that you understand the risks and benefits associated with the service. Make sure that you ask questions about how the service will be performed and what the expected results will be. Make sure that you understand what the potential risks and complications are and that you are comfortable with the provider's approach.

It is also important to understand that spinal and other manipulations may be covered by other insurance plans or by other sources. Be sure to check with your provider to see if there are any additional coverage options available.

Finally, it is important to remember that spinal and other manipulations are not a substitute for other forms of medical care. If you have any questions or concerns about your health, you should always speak to your doctor or other health care provider.

Substance Use Disorder

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At Contoso, we understand that substance use disorder is a serious issue that can have a devastating impact on individuals and their families. We are proud to offer our employees access to Northwind Standard, a health plan that provides coverage for substance use disorder treatment services.

Northwind Standard covers substance use disorder treatment services when they are medically necessary, including inpatient and outpatient care, as well as counseling. This coverage also includes medically necessary medications that are used to treat substance use disorder.

In addition, Northwind Standard provides coverage for certain services that are not typically covered by other health plans, such as detoxification services, residential treatment services, and recovery support services.

While Northwind Standard does provide coverage for substance use disorder treatment services, there are some exceptions to this coverage. For example, Northwind Standard does not cover services that are provided in a hospital emergency room or a hospital inpatient setting unless they are medically necessary and pre-authorized by Northwind Health.

We understand that substance use disorder can have a devastating impact, and we want to make sure that our employees have access to the care they need. If you have any questions