

Northwind Health Plus requires that members cooperate with their plan and use the services covered by the plan in the most cost-effective manner. This includes following the rules and regulations of the plan and using services in the most appropriate and beneficial way.

It is the members' responsibility to make sure they are using the plan in the most cost-effective manner. This includes understanding the plan's benefits and coverage including any limitations, exclusions, and exceptions. Members are expected to use in-network providers and to get pre-authorization or prior approval when required by the plan. Members must also use generic medications when available, and they must also follow the plan's rules for referrals and second opinions.

Members are also expected to provide accurate information to Northwind Health Plus and the plan's providers. This includes medical history, current medical condition, and any other information that is requested by the plan or providers. Failing to provide accurate information can result in the denial of coverage or benefits.

In addition, members must keep the plan informed of any changes in their contact information or other personal information. This includes changes in address, phone number, and insurance coverage.

EXCEPTIONS

The plan may make exceptions to some of its requirements in certain circumstances. For example, the plan may waive its pre-authorization or prior approval requirements in certain cases. Members must speak directly with the plan in order to request a waiver.

TIPS

Here are some tips to help members get the most out of Northwind Health Plus:

- Become familiar with the plan's coverage and any limitations, exclusions, or exceptions.
- Make sure to use in-network providers and to get pre-authorization when required.
- Use generic medications when available.
- Follow the plan's rules for referrals and second opinions.
- Provide accurate information to the plan and its providers.
- Keep the plan informed of any changes in personal information.
- Contact the plan when requesting a waiver.

By following these tips and understanding the plan's coverage, members can make sure they are getting the most out of Northwind Health Plus.