

information, and submitting the appeal within the timeframe specified in the plan are all important steps in the appeals process.

Additional Information About Your Coverage

COMPLAINTS AND APPEALS

If you feel that you have not received the health care services or benefits that you are entitled to, or you are not satisfied with the quality of care you have received, you have the right to appeal or file a grievance. Below is additional information about filing a complaint or an appeal.

Understanding Your Right to Appeal or File a Grievance

If you are enrolled in the Northwind Standard plan, you have the right to file an appeal or a grievance if you believe that Northwind Health has not provided a service or benefit to which you are entitled. The law requires Northwind Health to provide a timely response to your appeal or grievance.

You can file an appeal if you disagree with a decision made by Northwind Health, such as a denial of a claim or a denial of prior authorization for a service. You can file a grievance when you have an issue with the quality of care you have received or with the way you have been treated by Northwind Health or its providers.

Filing an Appeal or Grievance

When filing an appeal or grievance, you must provide the following information:

- Your name and address
- Your Northwind Health ID number
- The date that you received the services
- A detailed explanation of the services received or requested
- The reason for the appeal or grievance

You can file an appeal or grievance through one of the following methods:

- By mail:

Northwind Health

Attn: Appeals and Grievance Department

123 Main Street

Anytown, USA 12345