

It is important to note that Northwind Standard does not cover out-of-network services outside of Washington. This means that you will need to find in-network providers in the state where you are living to receive coverage.

It is also important to keep in mind that the cost of care can vary widely outside of Washington. You should contact Northwind Health to get an estimate of the cost of care for services you may need. This can help you make an informed decision about where to obtain care.

Finally, it is important to keep your Northwind Standard plan active while you are out of state. This will ensure that you remain eligible for coverage if you need to receive out-of-area care.

By following the tips outlined above, you can ensure that you are prepared if you find yourself needing care outside of Washington. Northwind Standard provides coverage for out-of-area emergency services, but it does not provide coverage for non-emergency services, out-of-network services, or care received outside of Washington for more than 12 consecutive months. Prior authorization must also be obtained in order to receive coverage. Keeping your plan active while out of state will also ensure that you remain eligible for coverage.

CARE MANAGEMENT

Prior-Authorization

CARE MANAGEMENT: Prior Authorization

Northwind Standard includes Care Management services, which are designed to provide support, information, and proactive care for members. Specifically, this plan includes a Prior Authorization (PA) process for certain services.

Prior Authorization is a process used by Northwind Health to make sure that a covered service is medically necessary and is the most cost-effective way to receive the service. Before certain services are approved and covered, an authorization must be requested from Northwind Health. This authorization can be requested by either the provider or the member.

If you require a service that requires prior authorization, you must make sure that it is requested and approved before you receive the service. If prior authorization is not obtained, Northwind Health may not cover the service.

Exceptions

There are certain services that are exempt from the prior authorization process. These include:

- Preventive care services, such as annual physicals or vaccinations