

Under this plan, Northwind Health will cover the cost of eligible services you receive, as long as you follow certain rules. Some services may require pre-authorization or be subject to an annual deductible or coinsurance. Northwind Health is also responsible for processing and paying claims correctly.

Right to Benefits

You have the right to receive the benefits available under the Northwind Standard plan. This includes the right to receive services from any in-network provider, subject to certain rules and regulations. You also have the right to be informed about the types of services that are covered and the costs associated with them.

Payment of Benefits

Northwind Health is responsible for paying claims correctly. They will do this by determining your eligibility, obtaining pre-authorization for services when required, and paying for eligible services based on the terms of the plan. Northwind Health will also provide you with an explanation of benefits (EOB) after they process a claim. The EOB will outline the services that were provided, the amount of the claim, and the amount that was paid by Northwind Health.

Exceptions

Northwind Standard does not cover emergency services, mental health and substance abuse services, or out-of-network services.

Tips

Before receiving any services, make sure to check with Northwind Health to determine if the service is covered and if pre-authorization is required. Additionally, Northwind Health will provide you with an EOB after they process a claim. Make sure to review the EOB to ensure that the services and amounts are correct.

If you have any questions about your coverage or about the payment of your benefits, contact Northwind Health for assistance. Their customer service team is available to answer any questions you may have.

Venue

OTHER INFORMATION ABOUT THIS PLAN

Venue

When filing a claim, it is important to understand the state and county in which the claim is being filed, as the venue may affect the outcome of the claim. Generally, the venue for a claim is the place where the injury or illness occurred, or the place where the services were rendered.