

network providers are not required to accept the same reimbursement rates as contracted providers, so the cost of care could be significantly higher.

It is also important to know that services received from an out-of-network provider may not count towards your deductible or be applied to your out-of-pocket maximum. This means that you may be responsible for paying the entire cost of the services, minus any applicable discounts. It is important to keep in mind that you may also be subject to balance billing from an out-of-network provider. Balance billing occurs when the provider bills you for the difference between their billed charges and the amount paid by Northwind Health Plus.

In some cases, you may be able to receive care from an out-of-network provider if there is not an in-network option available. In these cases, Northwind Health Plus will cover the same amount as if the care was provided by an in-network provider.

When considering care from an out-of-network provider, it is important to understand the potential risks of doing so. You may end up paying more out of pocket because the provider is not contracted with Northwind Health Plus, or you may be subject to balance billing.

It is important to do your research before seeking care from an out-of-network provider. Make sure to ask questions about the provider's billing policies, cost of services, and any potential discounts. It is also important to call Northwind Health Plus prior to receiving care to make sure that the services are covered and to understand your financial responsibility.

Tips for seeking out-of-network care:

- Ask the provider if they accept Northwind Health Plus and if they will accept the amount paid by the plan.
- Ask the provider what their billing policies are and if they offer any discounts.
- Ask Northwind Health Plus if the services are covered and if there are any limits or exclusions.
- Ask Northwind Health Plus if you will be subject to balance billing.
- Check to see if there is an in-network provider available that offers the same services.

By taking the time to understand the differences between in-network and out-of-network care and by doing your research, you can make sure that you are making the best decisions for your health and your wallet.

## HOW PROVIDERS AFFECT YOUR COSTS

When it comes to healthcare, one of the most important decisions you can make is choosing the right provider. With Northwind Health Plus, you can select from a wide range of in-network providers, including primary care physicians, specialists, hospitals, and pharmacies. This plan also covers emergency services, both in-network and out-of-network.