

The provider you choose will have a direct impact on your costs. When you use in-network providers, you'll pay lower out-of-pocket costs. On the other hand, if you use out-of-network providers, you'll be responsible for a larger portion of the cost. In some cases, you may be responsible for the entire cost.

It is important to note that in-network providers are not necessarily the same across all plans. So, even if a provider is in-network for one plan, they may not be in-network for another. Therefore, it's important to check if your preferred provider is in-network before you select a plan.

When selecting a provider, there are a few tips you should keep in mind:

- Research your provider's credentials. Make sure they are properly licensed and accredited.
- Ask about their experience. How long have they been in practice? What kind of patients have they treated in the past?
- Ask about their methods. Do they use evidence-based treatments? Are they up-to-date on the latest medical advancements?
- Ask about their services. Do they offer preventive care services? What about mental health and substance abuse services?
- Ask about their costs. Do they offer payment plans or discounts? How do they compare to other providers in terms of cost?
- Ask about their availability. Are they available to answer questions or provide guidance when needed?
- Check reviews. Read reviews from past patients to get a better idea of their experience.

By taking the time to research your provider, you can ensure that you're getting the best care possible at the lowest cost.

There are also a few exceptions to be aware of. For example, Northwind Health Plus does not cover elective or cosmetic procedures. Additionally, some services are only covered when they are performed by in-network providers. So, make sure to check the plan's provider network before scheduling any services.

Finally, if you have any questions or need help selecting a provider, you can always contact Northwind Health's customer service team. They can provide you with helpful information and advice about selecting the right provider for your needs.

By following these tips and doing your research, you can make sure you're getting the best care possible at the lowest cost. With Northwind Health Plus, you can rest assured that you're getting quality coverage for all your healthcare needs.