

available. This process is important because it affects how much you will pay out-of-pocket for care.

When Northwind Health Plus is the primary insurance (the plan that pays benefits first), any other insurance you may have will become the secondary insurance and only pays benefits if there are unpaid charges from the primary plan. However, if Northwind Health Plus is the secondary plan, then it pays benefits after the primary plan has paid its share.

The amount Northwind Health Plus pays for a covered service depends on the coverage of the primary plan and the total amount charged for the service. Northwind Health Plus may pay up to the amount of the maximum allowable charge, which is the maximum amount the plan pays for a service.

If you have more than one health insurance policy, you may need to provide proof of the other coverage, such as an insurance card or a letter from the other insurer, to verify which plan is primary and which is secondary.

When you receive care, you may need to provide both your Northwind Health Plus insurance card and your other insurance card to the provider, so they can coordinate the benefits correctly.

When you receive care, you may need to provide both your Northwind Health Plus insurance card and your other insurance card to the provider, so they can coordinate the benefits correctly. It is important to note that Northwind Health Plus does not coordinate benefits with Medicare, Medicaid, or TRICARE programs.

When coordinating benefits, there are a few important exceptions to keep in mind. If you are covered by a spouse's health plan, the primary plan is usually the plan that covers the spouse and the secondary plan is usually the plan that covers you. Additionally, if you are covered by more than one group plan, the primary plan is usually the plan of the employer who has the most employees.

Following these tips can help you understand how COB works and how to get the most out of your health coverage:

- Understand the coverage of all of your health plans so that you know which plan is primary and which is secondary.
- Contact your health care providers and make sure they are aware of all of your coverage and that they know how to coordinate benefits.
- Keep copies of your insurance cards, letters from insurers, and other documents that explain your coverage.
- Contact Northwind Health Plus if you have any questions or need help understanding how COB works.