

By understanding and following these tips, you can be sure to get the most out of your Northwind Health Plus coverage and avoid unnecessary copayments.

Split Copay For Office Visits

IMPORTANT PLAN INFORMATION: Split Copay For Office Visits

Northwind Health Plus offers a split copay for office visits in order to make healthcare more affordable for its members. This means that you will pay a lower copay for office visits than you would for other services. The split copay is applied to office visits with primary care physicians, specialists, and mental health providers.

Office visits with primary care physicians are subject to a \$35 copay. Office visits with specialists are subject to a \$60 copay. Mental health visits with a psychiatrist or another mental health provider are subject to a \$45 copay.

There are a few exceptions to this split copay. Emergency room visits and urgent care visits are not subject to the split copay and will be subject to the full copay amount that applies to the type of provider that you visited. Office visits with an anesthesiologist are also not subject to the split copay and will be subject to the full copay amount that applies to the type of provider that you visited.

When visiting your doctor, it is important to understand which type of provider you are visiting. Knowing whether you are visiting a primary care physician, specialist, or mental health provider will help you to understand how much your copay will be. Your copay amount will be listed on your insurance card.

When you visit a doctor, you should also inform the office staff that you are a Northwind Health Plus member. This will ensure that the staff bills your insurance correctly and that you are charged the correct amount for your copay.

If you have any questions about your copay amount, you can contact Northwind Health's customer service team. They will be able to provide more detailed information about your coverage and copay amount.

It is important to remember that the split copay only applies to office visits. Other services, such as lab tests, X-rays, and imaging tests, are subject to different copay amounts, which are listed on your insurance card.

It is also important to remember that the split copay only applies to in-network providers. If you visit an out-of-network provider, you will be subject to a higher copay amount, which is also listed on your insurance card.

At Northwind Health Plus, we are committed to helping our members get the care they need at a price they can afford. With the split copay for office visits, we hope to make healthcare more affordable for you and your family.