

You'll also need to make sure that you have a referral from your primary care physician if you're seeing a specialist for surgery. If you don't have a referral, your insurance provider may not cover the cost of the surgery.

If you need to stay overnight in a hospital after your surgery, your Northwind Standard plan will cover the cost of the hospital stay. However, you may have to pay a copay for each day you stay in the hospital.

In some cases, you may need to pay for part of the cost of the surgery. This is called coinsurance, which is a percentage of the cost that you pay out-of-pocket. The coinsurance rate for surgeries is usually around 20%, but it can vary depending on the type of surgery and the insurance provider.

Some types of surgery are not covered by the Northwind Standard plan. These may include cosmetic surgery, elective surgery, and any type of experimental surgery. You'll need to check with your insurance provider to find out which surgeries are covered and which are not.

When it comes to surgery, it's important to plan ahead and make sure that you understand your insurance coverage. Make sure to get pre-authorization, get a referral from your primary care physician, and get an estimate of the cost of the surgery. This will help ensure that your surgery is covered and that you're not left with unexpected costs.

Surgical Center Care – Outpatient

Surgical Center Care – Outpatient

At Northwind Health, we understand that having access to quality and affordable care is important. That's why we offer coverage for surgical center care – outpatient services in our Northwind Standard plan.

When it comes to surgical center care, Northwind Health provides coverage for procedures that require care at an outpatient surgical center. This includes surgery, as well as related services, such as lab tests, x-rays, and certain medications. This coverage is subject to certain restrictions, such as prior authorization, medical necessity, and applicable copayments or coinsurance.

It's important to note that Northwind Standard does not cover services provided in a hospital outpatient department. If you need care in a hospital outpatient setting, you will need to pay the full cost of the services not covered.

If you need a surgical procedure, your primary care physician will likely refer you to a specialist who can provide the care you need. Make sure to ask questions and get all the information you need before you have your procedure. Also, make sure to check if the specialist is in-network with Northwind Health. That way, you can be sure that your procedure will be covered by your plan.