

Balance billing protection does not apply to out-of-network providers. If you receive services from an out-of-network provider, you may be responsible for the difference between the allowed amount and the billed amount.

Balance billing protection also does not apply to certain services, such as cosmetic services and experimental procedures. If you are considering receiving any of these services, it is important to check with Northwind Health Plus to determine whether balance billing protection applies.

#### Tips:

1. Get preauthorization: When you are planning to receive a service, it is important to get preauthorization. Preauthorization will help you to determine if the service is covered and the amount that you will be responsible for.
2. Ask questions: Ask your provider questions about the services they are providing and the cost of the services. This will help you to understand the costs associated with the services and to determine if balance billing protection applies.
3. Use in-network providers: Whenever possible, use in-network providers. This will help you to ensure that balance billing protection applies and that you do not receive unexpected bills.
4. Consider alternative treatments: Consider whether there are any alternative treatments or procedures that may be less expensive. This may help you to keep costs down and to avoid balance billing.
5. Know your rights: Make sure that you are aware of your rights when it comes to balance billing. Northwind Health Plus is responsible for informing you of your rights and for providing you with balance billing protection.

By taking the time to understand balance billing protection and to familiarize yourself with the tips above, you can help to ensure that you are not responsible for unexpected bills. Balance billing protection is an important part of Northwind Health Plus and it is important to take the time to understand how it works.

#### **Benefits For Out-Of-Network Or Non-Contracted Providers**

##### **HOW PROVIDERS AFFECT YOUR COSTS: Benefits For Out-Of-Network Or Non-Contracted Providers**

Northwind Health Plus offers coverage for out-of-network or non-contracted providers; however, it is not as comprehensive as the coverage provided for in-network services. When you seek care from an out-of-network provider, you may be required to pay more for services than you would if you had used an in-network option.

When seeking care from an out-of-network provider, it is important to know exactly what services are covered and what you will be expected to pay out of pocket. Generally, out-of-