

In some states, you may also be eligible for Personal Injury Protection (PIP) coverage. This coverage is designed to provide you with coverage for medical bills and other related costs that you may incur due to an automobile accident. Generally, PIP coverage is limited to the amount of your policy limits.

However, it's important to note that not all states offer UM/UIM/PIP coverage. It's important to check with Northwind Health to see what type of coverage is available in your state. Additionally, there may be certain exceptions or exclusions to the coverage that you should be aware of.

When it comes to UM/UIM/PIP coverage, there are a few tips that you should keep in mind. First, make sure you have the right amount of coverage for your particular situation. Second, if you are ever in an accident, make sure to get all the necessary information from the other party so that you can file a claim with Northwind Health. Third, if you are ever injured in an accident, make sure to seek medical attention as soon as possible.

Finally, make sure to keep your policy up to date. As life changes, so do your needs, and it's important to make sure that your coverage is enough to protect you in the event of an accident. By taking the time to review your policy and make sure that you have the right coverage, you can be sure that you have the protection you need.

HOW DO I FILE A CLAIM?

Timely Filing

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At Northwind Health, timely filing is important to ensure that your claims are processed correctly and in a timely manner. All claims must be filed within twelve months of the date of service, otherwise the claims may be denied. Claims submitted after the twelve month window may be reviewed for consideration of payment, however, no guarantee is made that the claims will be accepted.

If you are a Northwind Standard member, you may be able to file a claim directly through the Northwind website or app. If you're filing a claim on behalf of a family member, make sure that you have their authorization to do so.

It's important to also keep in mind that some services are subject to pre-approval from Northwind Health, and your provider may need to submit a request prior to the service being performed. This includes services such as MRI/CT scans, physical therapy, and other specialty services. If you are unsure whether your provider requires pre-approval for a service, you should contact Northwind Health prior to the service being performed.

There are a few exceptions to the twelve month timely filing limit. These include claims submitted for newborns, claims submitted for a deceased member, and claims submitted for