

If the issue is not resolved at Level 2, you may request an external review to be conducted. This review will be conducted by an independent organization that is not affiliated with Northwind Health Plus. The external review will consider all facts and evidence that have been submitted in the appeal and make a final decision on the matter.

### Exceptions

There are some exceptions to the appeals process. If the issue involves a claim that is more than one year old, the appeal must be denied. Additionally, if the claim was filed more than two years after the date of service, the appeal must also be denied.

### Tips

If you have a complaint or appeal, it is important to remember the following tips:

- Gather all relevant evidence and documents that support your claim.
- Submit your complaint or appeal in writing and keep a copy for your own records.
- Be sure to include all relevant details such as the date and time of the incident.
- Follow the timeline outlined in the appeals process to ensure your complaint is addressed in a timely manner.
- Be patient and follow up with the plan if you have not heard back within a reasonable amount of time.

### How To Submit An Appeal

#### COMPLAINTS AND APPEALS:

#### How To Submit An Appeal

At Northwind Health Plus, we understand that sometimes the coverage you receive is not what you expected or hoped for. If you believe that Northwind Health Plus has not properly applied a coverage determination or payment to your claim, you may submit an appeal.

#### What Is an Appeal?

An appeal is a formal request to reconsider a decision or action taken by Northwind Health Plus. This includes decisions on coverage and payment of services, supplies, or drugs. You or your healthcare provider can submit an appeal to Northwind Health Plus. In order to submit an appeal, you must provide information that supports your appeal.

#### How to Submit an Appeal

If you disagree with a coverage determination or payment made by Northwind Health Plus, you can appeal the decision. Here are the steps you need to take to submit an appeal:

#### Step 1: Gather Information