

Purchased Referred Care (PRC)  
Extended Health Services (EHS)

# Lunch and Learn

March 15, 2018



Thank you for Attending



# A Tribal Citizen Benefit – Not Insurance

Purchased Referred Care (PRC) is paid for with funds received from Indian Health Service (IHS).

PRC is funded each year by IHS through appropriations by the U.S. Congress. IHS cannot guarantee that funds are always available.

These funds are used to help Tribal Citizens offset the cost of medical and pharmacy bills.



# What is PRC?

The Purchased Referred Care (PRC) Program is a benefit program which may pay for medical care provided at a location other than Gun Lake Tribal Health Center (such as another doctor or clinic) but within the 5-county service area

Copays, deductibles, and remaining medical charge balances can be paid through the PRC program.

But, PRC is not an entitlement program and payment is not guaranteed. Even a physician's referral does not ensure charges will be paid.



# What is EHS?

The Extended Health Services (EHS) Program is a benefit program which may pay for dental and vision care.

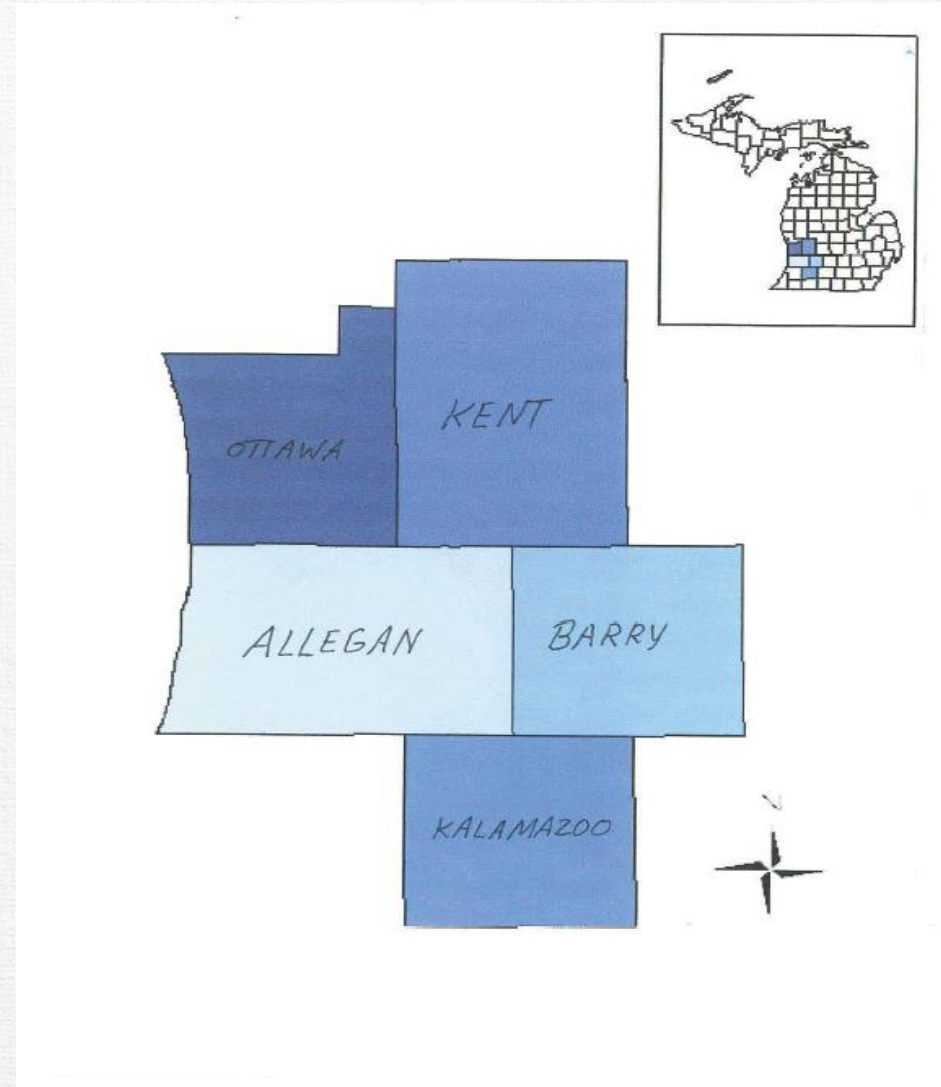
EHS also may pay for medical care received outside of the 5-County Service Area.

Copays, deductibles, and remaining charge balances can be paid through the EHS program.

But, EHS is not an entitlement program and payment is not guaranteed.



# 5-County Service Area for PRC



# Payer of Last Resort

- Can pay balance after primary and secondary insurances

## It can help pay for:

- |   |  |
|---|--|
| <input checked="" type="checkbox"/> Copays        | <input checked="" type="checkbox"/> Dental Exams |
| <input checked="" type="checkbox"/> Deductibles   | <input checked="" type="checkbox"/> Eye Exams    |
| <input checked="" type="checkbox"/> Prescriptions | <input checked="" type="checkbox"/> Lab Tests    |

We encourage you to buy insurance if possible, since U.S. Government funds may run out or not be available.



# How do I become eligible?

Be an enrolled Tribal Citizen of Match-E-Be-Nash-She-Wish Band of Pottawatomi Indians AND live in Allegan, Barry, Kalamazoo, Kent, or Ottawa County.

- Complete Patient Registration Form
- Copy of Tribal Identification, Driver's License, or State ID (we can copy/scan in our office)
- Second Proof of Residence (current utility bill, mortgage statement, or lease agreement)
- Proof of Health Insurance and/or Medicaid Eligibility (or Medicaid Denial Letter)
- Assignment of Benefits Form (AOB) with signature
- Purchased Referred Care (PRC) Information Receipt Form with signature
- Extended Health Service (EHS) Information Receipt Form with signature
- Receipt of Privacy Notice (HIPAA) brochure Form with signature
- Release of (Confidential) Information Form with signature





# How do I stay eligible?

Update your file at least every twelve (12) months or if there has been any changes such as name, address, or health coverage.



# Show your provider the New Card

You are responsible for letting your healthcare provider know that PRC/EHS is a payer of last resort. Have them make a copy of your new card.

Your provider needs to submit a professional healthcare claim to us. Not an invoice.

Your provider also needs to submit an Explanation of Benefits (EOB) from your primary insurance(s) with the professional claim.

If they choose not to work with PRC/EHS then you will be responsible for any charge balance.



# Bring us your Bill

❑ If you receive a bill from your healthcare provider, please contact them and let them know PRC/EHS is a payer and they should send a claim with an EOB to us.

Then, bring us the bill and we will contact their billing office.

Do this right after receiving the bill, so your provider does not send you to collections.



# Even with the New PRC/EHS Cards You Still need to Pre-Authorize

Obtain prior authorization from PRC at least seventy-two (72) hours before your scheduled health care appointment. Separate authorizations are required for each appointment, including any follow-up appointments, x-rays, lab work, and prescriptions.

Seek authorization within seventy-two (72) hours of the start of an emergency or urgent care. Elders or disabled clients have 30 days to notify our office when emergency care is received.



# What is an Emergency?

Priority 1A: Emergency – Threat to Life, Limb, Senses (diagnosis and treatment of injuries or conditions that, if left untreated, results in uncertain/potentially grave outcome.

Priority 1B: Potential for becoming life threatening; not immediate emergency; is essential to daily function; no acceptable alternatives

Otherwise, come to the Clinic  
Tuesday, Wednesday, Thursday  
9 am to 5 pm



# PRC/EHS Denial Reasons

- Ineligible for PRC/EHS
- No prior approval for non-emergency visit
- No prior approval for an emergency visit within 72 hours
- Alternative resources (insurance) available
- Medical condition not within medical priority
- Need Explanation of Benefits (EOB) or other medical information



# Questions?



# Please do the Evaluation Survey







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