

Tanana
Chiefs
Conference

Understanding **Purchased Referred Care**

A Reference Guide for Patients



Our Vision

Healthy People Across Generations

Our Mission

In partnership with those we serve, promotes and enhances spiritual, physical, mental and emotional wellness through education, prevention and the delivery of quality services.

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What is Purchased/Referred Care?

Purchased Referred Care (PRC) is the Health Service referral care program that pays for health services that are not directly provided at Chief Andrew Isaac Health Center (CAIHC), or Alaska Native Medical Center (ANMC).

Your provider may place a referral to a local specialist when services are not available at ANMC . The provider referral is not an authorization for payment, but a referral for medical services. Before a Referral Authorization Order is issued, PRC is required to screen all patients for the following: Residency, Alternate Resources, and Indian Health Services eligibility.

- PRC is Not An Entitlement, or a guarantee of payment.
- PRC is not an Insurance program.
- PRC is the “Payer of Last Resort” per Federal Regulations (42CFR36.61).

How is PRC funded?

Purchased Referred Care(PRC) each year is funded by US Congressional Appropriations that is handed down to Tribes by the Indian Health Services.

Since funds are limited, not all referrals can be covered by Purchased Referred Care, there are mandatory federal guidelines that must be followed and enforced.

Need a definition?

Please refer to the glossary on page 27.

Call Us

The most important thing for you to know about Purchased Referred Care is that you should **call us before you receive services**. We can help you to determine if you are eligible for services and guide you through the referral process so that your medical care will be paid for by Purchased Referred Care. When you call, you can find out if you are eligible and if the services you need are covered. Don't wait until it's too late.

The Most Important Thing For You To Know is To Call Us!

In Fairbanks call:

(907) 451-6682, Extension 3613

In-State Toll Free Telephone Number:

1-800-478-6682, Extension 3613

Out-of-State Toll Free Telephone Number:

1-800-770-8251, Extension 3613

(PRC does not have after hours telephone coverage, please leave a voice mail message and we will return your call the next business day.)

Eligibility

Who is eligible for TCC Purchased/Referred Care funds?

Purchased Referred Care funds are provided to eligible beneficiaries that reside in the TCC Purchased Referred Care Delivery Area (PRC-DA). To be eligible for TCC Health Services you must be Alaska Native or American Indian with proof that you are a member or a descendant of a Federally Recognized Tribe.

To be eligible for Purchased Referred Care funding you must be a permanent resident of Alaska.

Non-Native pregnant women with an eligible Alaska Native or American Indian child with a signed Affidavit of Paternity will be covered through post-partum (6 weeks).

Non-Native children adopted, stepchildren and foster children who are dependents of an eligible Alaska Native or American Indian are eligible until age 19.

Purchased/Referred Care Residency 30/180 day Rule:

- **30 day Rule:** If you have moved into the TCC PRC-DA from another Service Unit within Alaska, then you will need to meet the 30 day rule with the “Intent to Stay”, and not moved to the TCC PRC-DA for a pre-existing medical reason.
- **180 day (6 months) Rule:** If you moved to Alaska from “Out of State”, then the 180 day rule must be met before you are eligible for PRC funding. (This is an IHS Regulation).

Documents accepted as proof of IHS eligibility:

- Certificate of Indian Blood (CIB) issued by the Bureau of Indian Affairs (BIA).
- Tribal enrollment card or letter of descendency issued by a federally recognized Tribe.

Documents Required as proof of residency in the TCC Purchased Referred Care Delivery Area/Interior Alaska Service Unit (IASU):

Moving to the IASU from another State:

- Proof of having received a Alaska Permanent Fund Dividend issued within the previous twelve months
- Proof of maintaining a home in Alaska for 180 days (e.g., rent or mortgage payment receipts, utility bill receipts)
- Proof of employment in Alaska for 180 days (e.g., paycheck stubs, verification of employment letter)

The following information may also be requested:

- Proof of eligibility to vote in Alaska for the 180 day time period
- Alaska driver's license or Alaska ID card issued 180 days prior

Moving from within Alaska to the IASU from another service area:

- Proof of maintaining a home in the IASU for 30 days with the intent to stay, (e.g., rent or mortgage payment receipts, utility bill receipts, etc.)
- Proof of employment in IASU for 30 days (e.g., paycheck stubs, verification of employment letter, etc.)

If you have questions about eligibility, please call TCC Purchased Referred Care at 451-6682 ext. 3613.

See page 28 for a list of villages in the Interior Alaska Service Unit.

Alternate Resources

What are “Alternate Resources”?

An alternate resource is a payment source other than TCC Purchased Referred Care that helps pay for your health care.

Common examples include:

- Medicaid—Denali Care
- Medicare
- Veterans Administration
- Workers Compensation
- Denali KidCare
- Motor Vehicle Insurance
- State or local health care programs
- Private health insurance

Bring in your current Insurance Card, Denali KidCare , Denali Care and/or Medicare Card

Funding reimbursed from these programs supplements federal I.H.S. funds. These funds help us better meet your health care needs in Fairbanks and in the villages. Indian Health Service (I.H.S.) funds are appropriated by the Federal Government, just like Medicare and Medicaid.

Will TCC Purchased Referred Care always pay for services received or requested?

No. TCC Purchased Referred Care will not automatically pay for your care received at non-TCC facilities. Federal regulations make TCC Health Services a “Payer of Last Resort”. Therefore, you must apply for alternate resources—such as Medicaid and Denali Kid for which you may be eligible. If you refuse or fail to make a “good faith” effort to apply for alternate resources, TCC Purchased Referred Care is required to deny your request for payment. If patients are not eligible for alternate resources, TCC Purchased Referred Care will pay for services, provided that you follow the appropriate referral process.

Do I have to apply for Alternate Resources?

Yes. Federal regulations require that you apply for alternate resources for which you may be eligible. By applying for alternate resources you are also helping to make sure there are federal funds available to meet the needs of all of TCC’s beneficiaries. TCC Purchased Referred Care will “deny” payment until you have applied for alternate resources and your application is either accepted or denied.

Can TCC Health Services help me apply for alternate resources?

Yes. TCC Health Services - Alternate Resource Coordinators are located at Chief Andrew Isaac Health Center to help you apply for alternate resources and will assist you with completing the application process.

What about co-payments and deductibles?

Patients who have private health insurance with a co-payment or deductible, TCC Purchased Referred Care will pay those insurance co-payments and deductibles on authorized referrals and subject to the other requirements of the Purchased Referred Care program.

Emergency Care

Emergency care is defined in the Purchased Referred Care Funds and Emergency Room Care Policy as “medical conditions for which immediate medical attention is necessary to prevent death or serious impairment of the health of an individual. For infants under the age of one and Elders 65 and over, for onset of a sudden condition”.

If CAIHC is open and available to provide the needed care, TCC Purchased Referred Care will not pay for services rendered at Fairbanks Memorial Hospital’s Emergency Department. Remember that CAIHC Urgent Care is open 7 days a week till 6pm in the evenings and on weekends. If CAIHC staff determine that you need specialized or hospital care, they will immediately refer you to Fairbanks Memorial Hospital (FMH).

All after hour clinic emergencies, please call 907 451-6682 or 1-800-478-6682. The after hour triage line will answer and give you guidance as to where to seek care.

Non-emergency services include, but are not limited to:

- Prescription drug refills
- Upper respiratory infections
- Minor cuts and bruises
- Dental encounters –not deemed emergent by the on-call dentist
- Urinary Tract Infections
- Vomiting
- Colds
- Ear infections
- Minor rashes
- Sinus infections
- Medical Clearance (ETOH)
- Seen during Clinic hours

During clinic hours call CAIHC & talk to a nurse at (907) 451-6682

Verify that your condition is emergent before any Fairbanks Memorial Hospital Emergency Department visit.

If you have a medical need that cannot wait for the next clinic day, call & talk to a triage nurse at 1-907-451-6682 or 1-800-478-6682:

The triage answering service will take your name and phone number, and forward it to the triage nurse. The triage nurse will call you back, usually within 20 minutes. The triage nurse will listen to your problem in detail, provide advice and offer a recommendation for your care. You may be instructed on how to manage the illness or injury properly until the next clinic day, or until CAIHC's on call provider or dentist contacts you to provide you with further advice.



Chief Andrew Isaac Health Center

Hours of Operation

The center provides outpatient services to Indian Health Service beneficiaries in the Interior of Alaska. CAIHC specialties include family medicine, internal medicine, integrative medicine, orthopedics, pediatrics, obstetrics, women's health, and urgent care.

When the clinic is open it is important that you receive your health care at the CAIHC.

CAIHC is closed for the following holidays:

Thanksgiving • Christmas • New Year's Day

CAIHC is limited to Urgent Care only on the following holidays:

- President's day
- Memorial Day
- Martin Luther King Day (observed)
- Juneteenth
- Independence Day
- Labor Day
- Alaska Day (observed)
- Veteran's Day (observed)
- Indigenous People's Day

Dental Clinic	Monday - Friday	7:45am - 1:00pm, 1:45pm - 5:00pm
Eye Clinic	Monday - Friday Wednesdays	8:30am - 5:00pm 8:00am-9:00am
Family Medicine	Monday - Friday	8:00am - 5:00pm
Immunizations	Monday - Friday	8:00am - 5:00pm
Lab	Monday - Friday	7:30am - 4:30pm
Orthopedics	Monday - Thursday	8:00am - 4:30pm
Pediatrics	Monday - Friday	8:00am - 5:00pm
Pharmacy	Mon, Tues, Thurs, Friday Wednesdays	8:30am - 5:00pm 9:30am - 5:00pm
Urgent Care Clinic	Monday - Sunday	8:00am - 6:00pm
WIC	Monday - Friday	8:00am - 4:00pm
Women's Health	Monday - Friday	8:00am - 5:00pm

Purchased Referred Care Not Covered

The following list includes but is not necessarily limited to:

- Abortion
- Acupuncture
- Artificial insemination
- Burial of a deceased beneficiary
- Chiropractic care
- Contact lenses or glasses unless required as a result of surgery
- Complimentary/alternative medicine
- Cosmetic Surgery and related complications
- Court Ordered Counseling
- Non-hospital delivery of mother and infant
- Dental implants
- Dental treatment not referred by a TCC Dentist
- Drug testing for employment
- Drug and Alcohol Assessments and Treatments
- Employment and Sports Physicals
- Genetic counseling
- Infertility evaluation and treatment
- Kidney transplantation
- Lab fees for Genetic testing, paternity testing
- Lodging /Meals (Routine Services)
- Prenatal Care not received or referred by CAIHC and not approved by PRC
- Surgery for obesity
- Self Referrals to providers outside of CAIHC
- Travel for routine Dental care and Eye Examinations

Referrals

Will Purchased Referred Care pay for referrals made by non-TCC providers?

No. TCC Purchased Referred Care will not pay for services if a referral for service is not made by a TCC Chief Andrew Isaac Health Center provider prior to your receiving care.

Does Purchased Referred (PRC) Care pay for ambulance service?

Yes. TCC Purchased Referred Care will pay for state-certified ambulance services that are medically necessary. The Purchased Referred Care Review Committee will review each case for medical appropriateness.

Why did my bill go to Collections?

Did you receive a Medical Bill from the Hospital or Clinic that you went to?

PRC does not always know that you received a bill. You must call or bring your bill into PRC.

Why do I have to apply for Medicaid?

Federal Regulations require that all our patients are screened for benefits. If you qualify for other resources you will be asked to apply.

What if I don't apply for Alternate Resources like Medicaid?

If you don't apply for resources you will need to pay for your healthcare bills outside of CAIHC.

Why did my insurance pay before TCC did?

Purchased Referred Care is a "Payer of Last Resort" after all other insurances and health coverage such as (Medicaid/DKC, Medicare and private insurances). **This is a Federal Regulation.**

Why am I getting so many bills and statements?

Open and respond to any requests for information! If you don't respond to your insurance request for additional information right away, your insurance will deny for timely filing and you will be responsible for those charges.



Fairbanks

Medical Bills

I received a Medical Bill, what do I do?

Anytime you receive Medical Bills, it is always important that you bring your Medical Bills into PRC.

If you are not able to bring your bills into PRC and you're from the village, please call PRC or you may fax your bills to PRC.

The PRC staff can help you understand why you received a bill.

Who do I Contact at PRC?

Please call the following extension that start with the first letter of your last name:

- A-F ext. 3593
- G-L ext. 3616
- M-R ext. 3579
- S-Z ext. 3716

Local: 1-907 451-6682 ext. 3613

Toll Free In State: 1-800 478-6682 ext. 3613

Toll Free Out of State: 1-800-770-8251 ext. 3613

Fax number: 1-907 459-3813

PRC Locations

Al Ketzler Sr. Building—Purchase Referred Care

201 First Avenue, Suite 121
Fairbanks, Alaska 99701

The most important thing to do is Call Us, we can help you.



Traveling Out of State

What if an emergency happens while I'm traveling outside of the TCC Purchased Referred Care Delivery Area on vacation or business?

Prior to leaving Alaska, you must pickup an out-of-state emergency letter from TCC Purchased Referred Care(PRC).

TCC Purchased Referred Care will pay for authorized emergency care outside the TCC Purchased Referred Care Delivery Area.

The out-of-state letter has instructions with whom you need to contact in case of an emergency.

PRC does not cover Medical services outside of the United States or Canada.

If you are in need of non-emergent care, you may call the Alaska Native Health Resources Advocate Program at 1-866-575-6757 or 1-206-575-6757, and you will be directed to the nearest Indian Health Service (IHS) clinic. If there are no IHS clinics in the area, please call TCC-PRC for an authorization prior to receiving Medical Care.

If you need Emergent Care after clinic hours and/or on the weekend, you **must call** or have family/friends call TCC-PRC within 72 hours of any emergency services received.

If you are 65 years of age or older, you have 30 days to notify PRC of any emergency services you received.

Please call: 1-907-451-6682 or 1-800-478-6682 and the after hour triage line will answer and give you guidance as to where to seek medical care.

Purchased Referred Care Will Not Pay

Areas of commonly denied requests for payment by Purchased Referred Care:

- Services that are “not covered” or “excluded services”. (see page 13)
- Alternate resources were available and accessible and the patient failed to make a “good faith” effort to apply for those alternate resources.
- The patient is not eligible for Purchased Referred Care.
- The patient is not registered in the TCC Health Services system.
- The patient did not notify Purchased Referred Care within 72 hour time period for emergency care.
- The patient did not go to an Indian Health Service facility for care when it was available. In Fairbanks patients must first seek service at Chief Andrew Isaac Health Center.
- The patient received services not pre-authorized or referred by a Chief Andrew Isaac Health Center provider.
- The patient chose to go to a private provider outside of the TCC Health Services or Alaska Native Medical Center system.
- A Chief Andrew Isaac Health Center physician did not authorize an inpatient admission to a hospital.
- You do not live in the Interior Alaska Service Unit.

Denials & Appeals

Can I appeal a denial of payment?

Yes. When TCC Purchased Referred Care denies your request for payment, you and your provider will be notified in writing of the reason for the denial. You will also be notified of your right to appeal. The denial letter will clearly state the process you should follow if you wish to appeal. Denial of payment or an appeal will in no way affect the medical care provided by TCC Health Services to you and your family members.

What is the appeal process?

All appeals must be in writing and submitted within 60 days from the date of the denial letter from PRC. Your appeal letter should include your medical bills and any information that the appeals review committee may not have that may affect the decision.

Send appeal letter to the following address:

CAIHC - Patient Experience Program

1717 W. Cowles Street

Fairbanks, Alaska 99701

1 907-451-6682 ext. 1918

What if I don't appeal or send additional information within 60 days?

Failure to send additional information or failure to request an appeal in writing within the 60 day time period will result in the appeal being dismissed. That means you will be financially responsible for your medical bills.

When and how will I be notified about my appeal?

CAIHC - Patient Experience Staff will notify you by telephone or in writing of the Review Committee's decision on the appeal within 30 days of receiving it.



Students Leaving TCC Area for School

Does TCC Purchased Referred Care help me when I am a student outside of Alaska?

Yes. Full-time students attending school outside of Alaska are eligible for health coverage through TCC Purchased Referred Care. Eligible dependents are also covered as long as their sponsor is a full-time student. Students must register with TCC Purchased Referred Care to be eligible.

Can I get Out of State Student Health Coverage if I don't live in the TCC Region?

No. You have to be a resident of the TCC Purchased Referred Care Delivery Area to be eligible for the Student Health Program. You need to contact the region that you're from to get Health Coverage.

Can I get dental services if I am a student?

Yes. TCC's on-call dentist can authorize dental services, but you must obtain a preauthorization before you receive services. Call 1-800-770-8251 Ext. 3200.

Should I purchase my school's health insurance plan?

Yes. Students are encouraged to purchase and use the health insurance plans most schools offer their students. This type of insurance will make at least a partial payment on your medical bill and this will help TCC Health Services to provide more services to a greater number of students.

Will TCC Purchased Referred Care authorize payment for medical or dental services provided through my school's health program?

No. TCC Purchased Referred Care will not authorize payment for medical or dental services routinely provided through a school's health program. You should always contact TCC Purchased Referred Care office before you receive care to find out if a service will be covered under the student program.

Do I have to use an Indian Health Service (I.H.S.) facility or other tribal facility if it is available?

Yes. As an I.H.S. beneficiary you are encouraged to use available Indian Health Service facilities or other tribal facilities. If you find it necessary to use another facility, call Purchased Referred Care in advance. Without prior authorization, Purchased Referred Care may deny your request for payment and you may be responsible for paying for services received outside of I.H.S. or tribal facilities.

Do I need to provide proof that I am a student?

Yes. Students in state or out of state must provide TCC Purchased Referred Care with the following documents at the start of each school semester in order to be eligible for the student program: An official letter from the school's registrar or office of admissions verifying full-time status. The letter must also say that your permanent residence is still in Alaska. Students must maintain their Alaska residency to be eligible for Purchased Referred Care funding.

Proof of eligibility and proof of Alaska residency must be on file at TCC Purchased Referred Care office for the student and family members.

Do I have to notify TCC Purchased Referred Care if I receive emergency services?

Yes. TCC Purchased Referred Care must be notified within 72 hours after the beginning of emergency services.

Do I need to receive authorization from TCC Purchased Referred Care if I need services that are not emergency services?

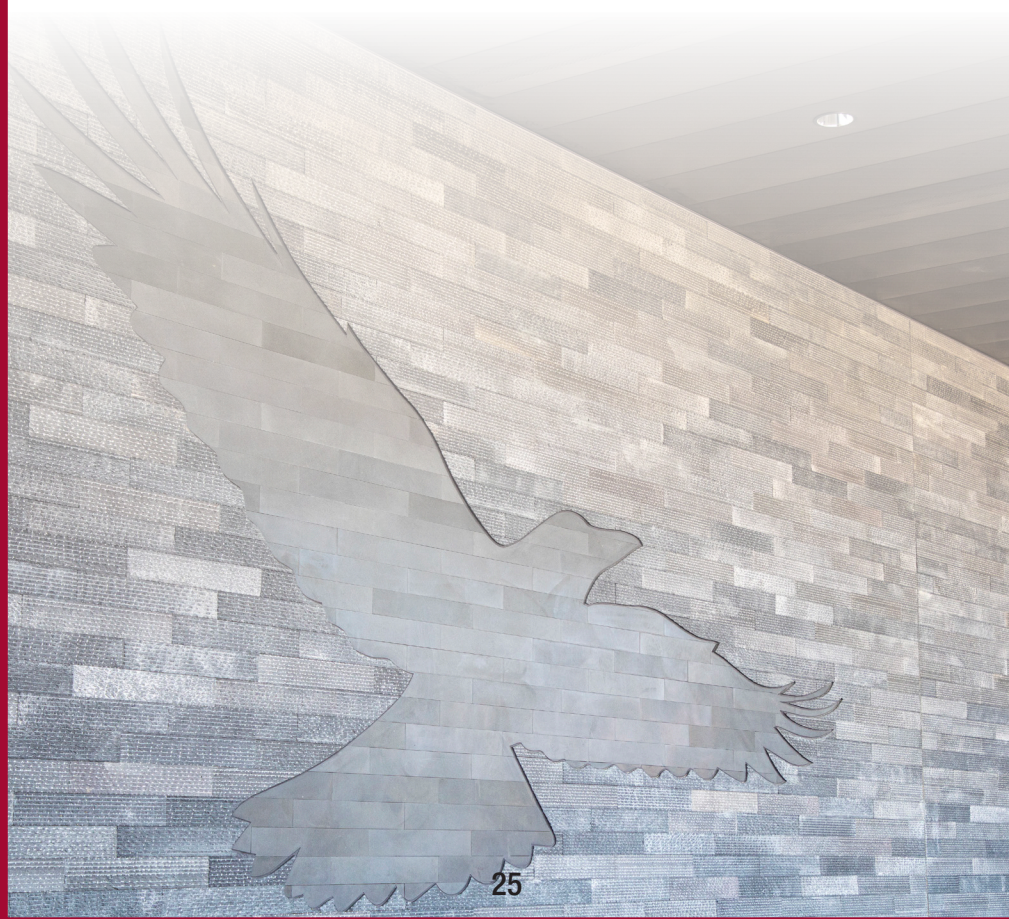
Yes. If the service is not an emergency, you must receive authorization from TCC Purchased Referred Care before you start to receive care, even from an I.H.S. provider. If you receive care from a non-I.H.S. provider, the provider must be approved before you receive care. Routine care such as medical, dental, and vision should be received in Fairbanks before your departure or upon your return from school.

What if I stay out of state during school breaks, am I still covered?

Yes. Only for emergency care until school restarts. If you elect not to go back to school, then you only have 180 of emergency coverage through Purchased/Referred Care.

What happens if I decide to move out of state after I graduate school will I still have medical coverage?

Yes. Only for 180 days of emergency care. Beyond the 180 days you will need to locate an Indian Health Service in the area you moved.



Glossary

Alternate Resources: Federal Regulations require that you apply for Alternate Resources for which you may be eligible. An alternate resource is a payment source other than TCC Purchased/Referred Care Service funds that can pay for your health care outside the direct care you receive at CAIHC.

Alternative Medicine: A term referring to treatment philosophies and practices whose theoretical basis and techniques diverge from those of modern medicine. Naturopathic Doctors (ND), Acupuncturists (Lac), Massage therapists (MT), and Chiropractors (DC) fall into this category. Many private insurance companies do not cover this type of treatment. Currently I.H.S. does not cover these services.

Appeal: A specific request to reverse a denial or adverse determination and potential restriction of benefit reimbursement.

Complimentary Therapy: Any therapy that can be administered in conjunction with current treatment or therapy without hindering or disrupting a patient's current treatments or progress. Check with your Provider for further information and questions on "what is" and "what is not" considered complimentary therapy.

Claim: Information submitted by a provider or a covered beneficiary that establishes specific health services provided to a patient and requests reimbursement.

Denali Care: State of Alaska program to ensure pregnant women who meet income guidelines and children and teens through age 18 of both working and non-working families have health insurance they need.

Emergency Care: A serious medical condition or symptom (including severe pain) resulting from injury, sickness or mental illness which arises suddenly and requires immediate care and treatment, generally received within 24 hours of onset, to avoid jeopardy to the life or health of a covered person.

Medicaid: A federal program administered and operated individually by participating state and territorial governments that provides medical benefits to eligible low-income people needing health care. The federal and state governments share the program's costs.

Medical Escort: Escorts help patients with travel, getting to and from appointments, obtaining food, and finding a place to stay.

Medicare: A nationwide, federally administered health insurance program that covers the costs of hospitalization, medical care, and some related services for eligible people, principally individuals age 65.

Part A: Covers inpatient hospital and skilled nursing facility care, home health and hospice care. No cost to patient.

Part B: Covers physician services, outpatient hospital services, clinic services, lab services and durable medical equipment.

Medicare Beneficiary: A person designated by the Social Security Administration as entitled to receive Medicare benefits.

Villages in the Interior Alaska Service Unit

Alatna	Huslia
Allakaket	Kaltag
Anaktuvuk Pass	Kantishna
Arctic Village	Koyukuk
Beaver	Lake Minchumina
Birch Creek	Manley Hot Springs
Canyon Village	Minto
Chalkyitsik	Nenana
Circle	Northway
Denali Park	Nulato
Dot Lake	Rampart
Eagle	Ruby
Evansville	Stevens Village
Fairbanks	Tanacross
Fort Yukon	Tanana
Galena	Tetlin
Healy Lake	Tok
Hughes	Venetie

Notes

Address & Phone Numbers

This image shows a full page of blank, lined paper. The paper is white and features evenly spaced, horizontal orange lines running across its entire width. There are no margins, text, or other markings on the page.

This image shows a full page of blank handwriting practice paper. It features a series of evenly spaced, horizontal orange lines running across the entire width of the page. The background is a solid off-white color. There are no margins, text, or other markings present.



Ana Bassee (Thank You)

Thank you for taking the time to read this Reference Guide for TCC Patients and learning about how Purchased Referred Care (PRC) works at Tanana Chiefs Conference Health Services. We recognize that this handbook has a wide range of information and detail about our program. Please call us with any questions or concerns you may have and we will be happy to help.

Phone:

(907) 451-6682, ext. 3613

Toll free in State:

1-800-478-6682, ext. 3613

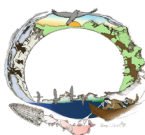
Toll free out of State:

1-800-770-8251, ext. 3613

Purchased Referred Care Location:

Al Ketzler Sr. Building
201 First Avenue, Suite 121
Fairbanks, Alaska 99701

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