



YAKAMA NATION  
PURCHASED/REFERRED  
CARE



NEWSLETTER  
APRIL 2018



## PAYOR OF LAST RESORT

### APPLYING FOR AN ALTERNATE RESOURCE

It is required by 42 CFR 136.61, Payor of Last Resort. Approval for Purchased/Referred Care (PRC) payment participation for health care services is considered after all other alternate resources are applied, as long as the individual is eligible for PRC services. If you do not have an alternate resource, (Medicare, Medicaid and/or private insurance), then you will need to apply for one **BEFORE** Purchased/Referred Care can provide payment participation.

### FEDERAL FUNDING

The funding for Purchased/Referred Care is Federal money set aside to help to pay for eligible Native Americans who need to obtain health care services from providers or specialists outside the Indian Health Service Clinic. This money is **NOT** available because Purchased/Referred Care is an entitlement program, because that is not true. The funding is limited and once the annually contracted amount is gone, there is no more funding until the following fiscal year, if it is available.

### SPECIFIC REGULATIONS

Since Purchased/Referred Care is not fully funded, the program must rely on specific regulations relating to eligibility, notification, residency and a medical priority rating system. PRC is designated as the Payor of Last Resort, meaning that **ALL** other available alternate resources, including the Indian Health Services Clinic, **MUST** be first used before payment can be expected. These mechanisms enhance and stretch the limited Purchased/Referred Care funding to extend services for even more eligible individuals. This renders the PRC program to authorize care at restricted levels and results in a rationed health care system.

### ELIGIBLE FOR SERVICES

Purchased/Referred Care is the Payor of Last Resort for persons defined as eligible for PRC under these regulations, notwithstanding State or local law or regulations to the contrary. Accordingly, PRC will **NOT** be responsible for, or authorize payment, to the extent that the individual is eligible for an alternate resource. Specific regulations and guidelines are in place to determine an individual's eligibility for Purchased/Referred Care. Certain steps are

in place that the individual will go through resulting in the approval or denial of eligibility status.

### MEDICAL PRIORITIES

The Payor of Last Resort rule does not represent a change in the Purchased/Referred Care requirements. PRC must determine whether the person applying for the Purchased/Referred Care's funds is eligible. In addition, Purchased/Referred Care MUST determine that the medical services requested for payment from PRC funding are within the medical priorities. When PRC funding is insufficient to provide the volume of need, the priorities shall be determined on the basis of relative medical need.

### YOUR RESPONSIBILITY AS A PATIENT

If you have an participating alternate resource and go out to receive health care services, it is your responsibility as a patient to make sure that when your bills come in, that your alternate resource has been notified of the service. For instance, if you go and have surgery at the hospital and you gave the hospital your Medicare, Medicaid and/or private insurance information, the hospital **WILL NOT FORWARD** that information to the health care providers, anesthesiologist, radiology, pharmacy or other departments that were involved with you care. You will receive separate billing for these services and they will need your alternate resource information so that your bill will be paid, because if your alternate resource hasn't paid, Purchased/Referred Care cannot pay.

### GOING TO COLLECTIONS

Many times an individual will find themselves in collections because a bill has not been paid. Most of the time it is because the individual's alternate resource has not paid or that information was not available to the provider. This is where the individual will need to call the collection agency and find out why they are in collections. Remember, if your alternate resource does not pay, **NEITHER WILL PRC**. Purchased/Referred Care will participate if the individual is eligible for services and if the alternate resource has participated in a prompt and timely manner, and as long as PRC has all the billing information.

### WHO TO CONTACT AT PRC IF YOU ARE IN COLLECTIONS

If you need guidance or help when you find yourself receiving a collection notice, call or come into the Purchased/Referred Care office so that we can help you. We can provide to you step by step instructions on how you can resolve this issue. We have specific staff that pays for the services eligible individuals have obtained.

**Mardell Wallahee:** Pays for services from hospitals, hospital based clinics and dental offices.

**Cris Polk:** Pays for services from clinics, health care providers and durable medical equipment.

COME TO THE  
PURCHASED/REFERRED CARE  
OFFICE WITH ANY  
QUESTIONS!



IF YOU HAVE A REFERRAL  
PLEASE COME INTO THE  
PURCHASED/REFERRED CARE  
OFFICE TO START THE PROCESS!