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PURCHASED AND REFERRED  
CARE  
Patient Handbook  
(formerly Contract Health Care Services)

**Purchased and Referred Care (PRC) funds are limited;** the guidelines in this handbook must be followed for Chugachmiut to authorize payment of health care services in the private sector.

PRC services are restricted to beneficiaries who reside in the Chugach Region.

PRC funds are authorized when needed medical care is outside the scope of services or not available at the North Star Clinic in Seward or the village Community Health Aide/Practitioner (CHA/P) clinics.

March 2015

All Purchased and Referred Care services must either be authorized through our referral process or be of an emergency nature. Payments and authorizations are processed through the Chugachmiut Purchased and Referred Care Office:

**201 Third Avenue, Suite 201  
PO Box 2088  
Seward, AK 99664-2088  
907-224-3076, ext. 4921  
1-800-224-3076**

### **PRC services outside the Chugachmiut Region**

Eligible beneficiaries who leave the state or Chugach Region should contact the Chugachmiut Purchased and Referred Care Office before departure for information about out-of-state/region PRC services.

### **Eligibility**

PRC services are limited to Alaska Natives and American Indians (AN/AI) who provide proof of eligibility. Proof must be on file at the Chugachmiut PRC Office. Documents accepted as proof are:

- A Certificate Degree of Indian Blood from the BIA, **OR**
- A Membership card/certificate from a Federally recognized tribe

Non-AN/AI women pregnant with the child of an eligible Chugachmiut AN/AI resident are eligible for pre-natal care, delivery, and six weeks post-partum care. An Affidavit of Paternity must be on file.

## **What do you do after you have received a medical bill?**

**Don't** throw your medical bill away!

**Look** at your medical bill to see if any insurance information is listed. If you have or are eligible for other health care coverage, other insurance payers must be billed before Chugachmiut PRC can consider payment.

**Call** You or your parent/guardian are responsible to call the hospital/clinic to direct them to bill your other insurance (Medicaid/Denali Kid Care, Medicare, Veterans benefits, Worker's Compensation, motor vehicle, etc.) and to bill Chugachmiut PRC for consideration of payment. You must do this as soon as you receive a medical bill.

**Look** for letters from Chugachmiut Purchased and Referred Care. The letters could be;

- An Explanation of Benefits (EOB) informing you that a medical bill has been paid for you.
- A Denial letter, **Please Read the letter carefully.** You may have to supply more piece of information, or the letter will let you know the reason for denial. If you receive a denial, you have 30 days to provide requested information or write a reconsideration letter.

- Chiropractic care
- Extended care facility or skilled nursing facility care
- Custodial or Nursing Home Care
- Home Health Care Services
- Cosmetic surgery or conditions for which plastic surgery is indicated primarily for cosmetic purposes
- Any procedure classified as experimental, investigative, unusual or not customary in Alaska medical practice
- Procedures, services and supplies related to sex transformation
- Delivery of infants outside of a hospital
- Elective termination of pregnancy
- Transportation of deceased persons
- Baby formula or supplements
- Gauze and bandages
- Band-aides and other first aid supplies and medications
- Breast pumps
- Heart monitors
- Thermometers
- Weight control medications
- Support hose and similar items
- Colostomy and Ileostomy supplies
- Prophylactics
- Medications available without prescriptions or over-the-counter medications

### Appeals

When Chugachmiut PRC must deny payment of a medical bill, the patient will receive a written notice. You may request for an appeal by sending copies of all documents regarding the claim along with a letter to the address on page 2 of this booklet. This appeal must be received within 30 days from the date of the denial notice.

In cases of joint custody, children of an eligible Chugachmiut resident are entitled to use PRC services during the period of time that the child is living within the Chugachmiut region. A copy of Joint Custody documentation must be on file.

Non-AN/AI children adopted by an eligible Chugachmiut AN/AI resident may receive PRC services until their 19<sup>th</sup> birthday. Adoption or other court order documentation must be on file.

Children under six months of age will receive PRC services if a parent is eligible. Those over six months must provide proof of eligibility.

### Emergencies

Medical services obtained within the Chugach Region without a referral are reviewed to determine the level of emergency care. **Patients are responsible for bills that do not meet the criteria of emergency care.**

### Hospitalization

Hospitalization at any facility other than Alaska Native Medical Center (ANMC) **is limited to stabilization only.** If extensive care or complex treatment is needed, the patient will be transported to ANMC when medically stable.

**If a patient/parent/guardian refuses transportation to ANMC, they are accepting responsibility for payment of hospital services.**

## Referrals

When a medical condition requires care that is beyond the scope of services available at the North Star Clinic or the village CHA/P clinic, a provider will evaluate and refer the patient to another medical facility.

It is very important that the patient receive an authorized **Chugachmiut Purchased and Referred Care Patient Referral** form from the mid-level provider or CHA/P before going to the referred visit.

For continuity of care and patient safety, after a referred visit please follow up at North Star or the village CHA/P clinic.

The patient/parent/guardian is responsible for supplying alternate resource information to the medical facility.

## Patient Travel

When a patient has been referred for further treatment and requires assistance for travel, the patient must request travel assistance. If they do not, patient is responsible for travel costs.

## Alternate Resources

By law, Chugachmiut is the payer of last resort. This means that if a patient has other health care resources, those resources will be billed before Chugachmiut is allowed to authorize payment with PRC funds.

If Chugachmiut believes that a patient is eligible for alternate resources, the patient is asked to apply for the alternate resource even if they receive an authorized Chugachmiut Purchased and Referred Care Patient Referral.

Chugachmiut PRC, like ANMC, requires that beneficiaries apply for and utilize alternate resources when possible. Chugachmiut and the Indian Health Service Policies state that a patient may be denied access to PRC funds if a patient is eligible for alternate resource coverage but chooses not to use this alternate resource. If denied Chugachmiut PRC, you are responsible to pay for the services.

Occasionally, before paying a claim, health insurance companies will send a questionnaire to the policy holder asking for information. Chugachmiut PRC will not pay for services when a patient fails to complete all requested forms. It is the patient's responsibility to fill these forms out.

## Excluded Services

The following services are not authorized for PRC:

- Medical bills submitted more than one year from the date of service
- Non-emergency ambulance or emergency department services
- Non-emergency surgical and specialty service
- Physical examinations for driver or pilot license or school sports health exams
- Allergy testing and treatment