



Provider Resource Guide

Purchased Referred Care (PRC)

Federally funded, Tribally operated, program designed to provide payment of approved medical, dental, vision, hearing and pharmacy services to eligible Members of the Cowlitz Indian Tribe.

Maintaining accountability for the use of federal funds and meeting the needs of the people quickly and efficiently are of great importance. We appreciate the care you provide to our Membership and look forward to working with you.

WORKING TOGETHER: Member / Provider / PRC

We ask that providers inform patients prior to scheduling if they are out of network with patient's primary insurance.

Unless primary insurance is otherwise deemed nonviable, (non covered service for example) the PRC program would be unable to authorize care or approve payment.

Out of Network overages will become the member's responsibility if the member is informed and chooses to schedule knowing this.

Our staff are often the last to know of Member insurance changes. Assistance with coordination of benefits is greatly appreciated.

**Please mail claim
& EOB within 90
days of visit.**

Individual exceptions may be granted for no fault primary insurance delays.

**Cowlitz PRC
PO BOX 2429
Longview WA 968632**

Preauthorized Claims are processed weekly upon receipt of CMS 1500 or ADA claim form and EOB.

Whenever possible, PRC staff will inform the Member as well as the provider, if a patient balance is anticipated. The Tribe has a generous dental and optical allowance but care could exceed available funding.



prescriptive

Prescriptive Health

Pharmacy Benefits Manager for the Cowlitz Indian Tribe

Customer Support: 206-686-9016 Pharmacy Support: 512-851-1853

<https://prescriptive.com/>



Some of the Services Covered by PRC

Medical

Hospital-Inpatient, outpatient,
emergency care

Primary and Behavioral Health care if
determined that no tribal direct care
services are accessible

18 Physical Therapy Visits

PRC follows Medicare Coverage Criteria
(optical, dental & hearing are the
exception).

The program cannot approve care that
has not been deemed medically
necessary.

Care considered experimental or
investigational may not be authorized.

Dental

\$4000 available per year of which
\$2500 can be applied toward
orthodontics in two annual payments
not to exceed \$5000 (once per lifetime)

Other

\$900 Toward Massage, Chiro,
Acupuncture per year with primary care
diagnosis and appropriate referral

\$900 toward Glasses

OR

\$600 towards contacts

**MUST be coordinated with primary
insurance with PRC billed as secondary**

Optical photos deemed medically
necessary to monitor disease
progression

This section does not cover all program
coverage or limitations.

PRC Requirments

- 1) One must **maintain residency** in approved Service Delivery Area (SDA) to become or remain eligible.
- 2) **PRC is a payer of last resort** and unable to pick up costs associated with care provided by an out of network provider or care offered by a tribal clinic at no cost.
- 3) One must apply for and accept all resources available to them at no cost.
- 4) Uninsured Members or those who are likely to qualify for Medicaid or a QHP must complete the application process.
- 5) The PRC program mails registration packets out 1 month prior to previous years expiration date. Eligibility to be determined each year after ensuring all eligibility criteria is met.
- 6) The health of our Membership is important to us, for this reason we strive to eliminate undue stress . Authorized appointments keep members and program costs to a minimum and ensures funding is available.

Providers are welcome to call for prior authorization but it is not expected.

Member Responsibility

- 1) Members are required to notify the program if they relocate within or outside the SDA. Non-disclosure could result in denied claims.
- 2) Members should ask their provider if they are contracted or In-network with their insurance company to avoid out of pocket overages prior to scheduling.
- 3) Members must apply for and accept all commercial insurance (medical, dental, optical) available through their employer, parent's or spouse's employer.
- 4) If coverage is offered at no cost, one must accept and utilize the benefits available to them prior to accessing PRC funding. Assistance is available upon request.
- 5) Members are expected to complete the registration process in its entirety each year. Incomplete submissions will be promptly returned resulting in a delay in eligibility.
- 6) Members are expected to provide detailed information about their appointments no less than five-days prior to each visit. Timely notification allows staff time for an eligibility review, coverage determination, insurance verification, provider set up and issuance of an authorization prior to each visit.

Maximizing Resources

As previously mentioned, the PRC program is considered a payer of last resort. Policies and Procedures line up with federal regulation in a way that maximize services while being mindful of cost.

Top two cost saving measures:

- 1) Members are required to sign up and utilize all other forms of insurance (available to them at no cost). Assistance is provided with applications for other resources such as Medicare and Medicaid.
- 2) Federal law allows PRC programs to recalculate payment at rates equal to Medicare. Allowable rate for each CPT will be provided upon payment. The disallowed portion should not result in patient responsibility.

**Timely Filing Status: 90-Days from point of care.
Effective date January 1, 2025.**

We know there are some insurance companies that are less responsive than others, for this reason an extension to the 90 day timely filing may be granted. Please reach out if you become aware that an extension is needed.

The PRC program is not considered insurance or a benefits package.

New Providers: Because PRC is not an insurance company there are no contracting or credentialing delays. Upon receipt of a W-9, the provider will be set up in our system where upon patient authorizations are completed.

We sincerely appreciate all the providers who look after our Members. If there is anything we can do to be more helpful, please let us know.

360-575-8275 opt#2 or chs-prc@cowlitz.org