



Cowlitz Indian Tribe Purchased/Referred Care (PRC)

Provider Billing Guides and Terms

The Purchased/Referred Care (PRC) Program assists eligible Tribal members by paying for authorized medical services that are unavailable through Tribal direct care.

PRC is **not health insurance**. It is a federally funded program administered under Tribal regulations. Payment is subject to patient eligibility, prior authorization, available funding, and compliance with federal PRC requirements.

Payment is generally calculated using **Medicare-equivalent reimbursement methodologies**, as permitted under federal regulations.

Provider Responsibility

To help ensure timely payment, providers are responsible for:

Ensuring that PRC is the payer of last resort in accordance with federal law, as established in 42 C.F.R. § 136.61, which states that the Cowlitz Indian Tribe is the payer of last resort and that available alternate resources (e.g., Medicare, Medicaid, private insurance, and other health coverage programs) must be utilized before PRC funds are authorized.

- Must obtain the PRC prior authorization number **before providing non-emergency services**.
- The PRC authorization number must be on all claim's payment requests.
- Submitting complete claims with all EOB's and necessary documentation.
- Responding promptly to requests for medical records or additional information.
- Ensuring that providers do not refer patients to collections for services authorized through PRC, consistent with Section 222(a) of the Indian Health Care Improvement Act (25 U.S.C. § 1621u), which states that patients receiving authorized contract health care services shall not be liable for charges or costs associated with those services.

Submitting Claims

Please submit:

- CMS-1500, or UB-04
- Explanation of Benefits (EOB) from all primary payers
- Itemized billing statement



- PRC Authorization Number
- Medical records when requested

Mail Claims To:

Cowlitz Indian Tribe PRC
PO Box 2429
Longview, WA 98632

Timely Filing

Claims should be submitted within **90 days** of the date of service.

If delays occur because a primary insurance carrier has not completed processing, please notify the PRC office before the filing deadline. Extensions may be approved on a case-by-case basis.

Provider/Vendor

The Cowlitz PRC Program is not an insurance company, and providers are not required to complete contracting or credentialing before payment. To establish as a vendor

- Submit a completed W-9 form via fax (360) 353-9995 or email prc@cowlitz.org and include your office fax number for authorizations.

Common Reasons for Payment Delays

- Claims can be delayed when:
- The PRC authorization number is missing.
- Primary insurance has not been billed.
- Explanations of Benefits are not included.
- Required documentation is incomplete.
- Services exceed the authorized scope.

Claims are submitted after the filing deadline without an approved extension.

Need Assistance?

- Cowlitz Indian Tribe Purchased/Referred Care (PRC)
- Phone: **(360) 575-8275, Option 2**
- Email: prc@cowlitz.org



Our staff is available to answer questions regarding authorizations, claims submission, provider setup, claim status, and billing requirements.

Quick Checklist Before You Submit

- ☐ PRC Prior Authorization obtained and included on the claim
- ☐ Primary insurance billed
- ☐ Secondary insurance billed
- ☐ EOB(s) attached
- ☐ CMS-1500, or UB-04, completed
- ☐ Claim submitted within 90 days
- ☐ Medical records included if requested

Thank you for your partnership and for providing quality healthcare to members of the Cowlitz Indian Tribe.