

Purchased Referred Care (PRC) and what Tribal Members need to know

By Andy Taylor

Recently in the *Naa-ch'it-'a* podcast hosted by the tribal public information department, a vital conversation took place, illuminating the health services available to the Confederated Tribes of Siletz Indians.

In the podcast, we welcomed Selina Rilatos from Siletz Purchased Referred Care (PRC) to delve into the intricacies of PRC and the comprehensive health benefits it provides to tribal members. This discussion was aimed to clarify the processes, eligibility, and support systems in place to ensure the well-being of our membership.

Selina, a dedicated member of the health department since 1997, shared her journey and insights into PRC. The first question asked, “What is PRC?” and Selina provided information without hesitation. “Purchase Referred Care, or PRC, is a payer of last resort,” she explained. “Whether a tribal member has insurance or not, PRC steps in to cover full or secondary balances for medical services, including deductibles and co-pays.”

Eligibility for PRC is straightforward yet crucial. “You must be an enrolled member of the Confederated Tribes of Siletz Indians or a member of another federally recognized tribe living on tribal trust land,” Selina noted. Children up to the age of 19, whether enrolled or not, are also eligible for PRC services if they reside in a tribal household.

The funding allotted for PRC comes from Indian Health Services (IHS), a federally recognized department. However, Selina emphasized that this funding is not unlimited. “Our funding is based on tribal enrollment numbers and operates on a priority level system. Currently, we’re at level four, which covers a wide range of medical services.”



To utilize PRC services, members must complete an annual update to confirm their contact information and insurance status. “If you don’t have primary insurance, you must apply for, or show that you are over income for the Oregon Health Plan,” Selina added.

Reaching PRC is made easy through multiple channels. Members are encouraged to call 541-444-9677 or email siletzprc@ctsi.nsn.us.

The department has streamlined its phone procedures to ensure calls are answered promptly, and the patient portal offers another convenient way to communicate with PRC.

One of the critical aspects Selina highlighted was handling unpaid bills. “It’s essential to ensure providers have PRC billing information to avoid unpaid bills. If a bill goes unpaid, members should contact the provider to confirm PRC has been billed. We can assist in resolving billing issues if necessary.”

Emergency room visits also have a specific protocol. “For emergency room visits, members should contact PRC within 72 business hours to ensure coverage. PRC automatically

approves referrals for follow-up care such as orthopedics after an emergency visit,” Selina explained.

Denials of PRC coverage can be appealed, members can appeal by contacting the health director. “Appeals must be submitted within 30 days of receiving the denial letter,” Selina said, reassuring members that there is a process in place to address their concerns.

The conversation also touched on the Pequot and HEART cards. The Pequot card offers a \$500 annual pharmacy benefit. This covers the cost of medications that are not covered by insurance. This card can be used at participating retail pharmacies nationwide and this does include major chains. If the pharmacy does not accept your Pequot card, you can pay out-of-pocket and be reimbursed by either PRC or Pequot Heath Care.

The HEART card includes detailed billing information that medical providers need to bill PRC correctly. This helps prevent billing errors and ensures that services are covered appropriately. This can be used in conjunction with your primary insurance. While the HEART card provides

essential billing information, it does not replace the need to obtain authorization from PRC for certain services. Members must still call PRC to get authorization numbers for specific medical visits and procedures.

Both cards are essential tools for managing your health benefits outside of the Siletz Community Health Clinic, and are used in ensuring that you receive the coverage you are entitled to. “Both cards are crucial for effectively managing your health benefits,” Selina emphasized.

For tribal members living outside the 11-county service area, there are out-of-area benefits. Tribal Members have access to an annual \$2,000 combined medical, dental and mental health benefit. You can also access vision benefits up-to \$450 every two years, and hearing aid benefits up-to \$2,000 every three (3) years. “Utilizing IHS facilities can help extend these benefits further” Selina advised.

A significant update from the Consumer Financial Protection Bureau and IHS was also discussed. “Patients should not be liable for costs associated with PRC-authorized services, including copays and deductibles,” Selina highlighted, marking a crucial development in protecting tribal members from financial burdens.

To listen to the in-depth conversation with Selina, tune into the *Naa-ch'it-'a* podcast, under the News & Events tab on the CTSI website. To find all things PRC, tribal members are encouraged to visit the website at ctsi.nsn.us/prc.

You will find directions on obtaining an authorization number, info on the emergency visit process, reimbursement forms, and the staff directory. Or you can reach out to Selina Rilatos directly for questions and more information at 541-444-9648 or selinar@ctsi.nsn.us.

Call for photos with Indigenous storytelling themes



STRONGHEARTS
Native Helpline

StrongHearts is a national helpline providing support to our relatives impacted by domestic or sexual violence. Built by and for American Indians and Alaska Natives, our advocates provide supportive services, including peer support, safety planning, information, and referrals to supportive service providers. Photos selected will be used in our media efforts (print, digital, and social media) to promote services provided by StrongHearts.

Every Photo Tells A Story. We invite Indigenous creators to delve into Indigenous storytelling with photos. Categories include: Native-centered, Trauma Informed, and Empowerment Based Advocacy. Subcategories include:

Indigenous (everyday life) means authentic traditional and contemporary Native Americans at home.

Indigenous Places (scenic) means places where Indigenous people live. Scenic can include animals significant to Indigenous culture such as buffalo, bears, wolves, eagles, whales etc.

StrongHearts Native Helpline (StrongHearts) is building a photo library of Indigenous Storytelling photos that best represent our relatives. These photos will be used to develop media materials including advertising, PowerPoint presentations, brochures, and posters to promote StrongHearts Native Helpline and the relatives we serve.

Indigenous Healing (cultural practices) represents a cultural event that is a known healing practice. Healing can include burning tobacco or sage, and traditional healing activities such as beading, harvesting natural food sources, etc.

Domestic, dating, and sexual violence (types of abuse) such as emotional, physical, sexual, financial, digital and cultural abuse; activism and/or protest against social or racial injustice.

Submission Criteria

Compensation will be based on content and quality as described below.

- Photos must honor Native American and Alaska Native people and culture.
- Quality should be a resolution of at least 300 dots per inch (DPI) or 300 pixels per inch (PPI). Cellphone photos will be considered at a lower rate of pay due to lower resolution quality.
- Compensation for photos will be paid up to \$250 based on quality and usability.
- Required documentation including photo information and consent.
- Payees must provide a social security number or tax identification number issued in the United States.

Photos must be submitted with the photographer’s name, approximate date of photo, and location. Ideal photos will be in .jpg format, color, and vertical orientation preferred (horizontal also accepted). Email photos to submissions@strongheartshelpline.org.