



Health Care Off the Reservation

Understand your options when you move off the reservation or live outside of your tribe's service delivery area



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Beyond Indian Health Service

Many American Indians and Alaska Natives move “off the reservation” or live outside their tribe’s defined Indian Health Service (IHS) service delivery area.

- If you have never used a health care provider other than IHS, this transition can be confusing
- Talk to your IHS business office before you leave
- Talk to your new employer about health benefits
- Talk to friend and family about their health coverage
- Go to **Healthcare.gov** to apply for insurance coverage
- Use the Coverage to Care – Tribal Brochure to find helpful tips on using health care providers outside the IHS system (www.cms.gov/Outreach-and-Education/American-Indian-Alaska-Native/AIAN/AIAN-Coverage-to-Care-Brochure.pdf)
- Call the Marketplace Call Center at **1-800-318-2596** for more information

Understanding cost sharing

If you have employer-sponsored insurance or purchase insurance from the Marketplace, you will probably have to pay a portion of the cost of your care. These costs include:

Deductible: The amount you must spend for health care services your plan covers before your health insurance begins to pay

Your deductible may not apply to all services. For instance, most plans do not require you to pay off your deductible before having insurance cover routine doctor’s visits or preventive care.

For example, if your deductible is \$1,000, your plan won’t pay anything until you’ve met your \$1,000 deductible for covered health care.

Copayment: A fixed amount that you pay for a covered health care service

For example, you may need to pay \$20 to visit your doctor or for a prescription.

Coinsurance: Your share of the costs of a covered health care service, calculated as a percent

For example, you may pay 30% for lab tests or 80% for a medication not listed on the insurance plan’s approved list.

Keep in mind:

- Cost sharing amounts are set by your insurance
- If you use IHS or a tribal clinic, you may not have to share costs

Learn more about cost sharing at
www.healthcare.gov/glossary/cost-sharing



Using insurance

Types of insurance

With private or employer insurance, you may have more than one coverage provider. You may have different insurance for:

- Medical
- Dental
- Vision

Your insurance network

Networks consist of health care providers in your area who honor your insurance coverage. It is important to research your network to avoid additional costs.

Your insurance company can give you lists of in-network providers. Providers can also confirm your insurance usability when you schedule an appointment.

Health care options

If you move off the reservation, you may be eligible to continue getting care from your previous IHS or tribal health clinic. Or, you may seek care closer to home at a local tribal health center or with a private doctor.

The Purchased/Referred Care (PRC) program (previously called contract health services) is for medical/dental care provided away from an IHS or tribal health care facility. PRC is not an entitlement program and an IHS referral does not imply the care will be paid. If IHS is requested to pay, then a patient must meet the residency requirements, notification requirements, medical priority, and use of alternate resources.

Here are some key facts about the PRC program if you move off the reservation:

- If you are a full-time student in a vocational, technical, or academic program, you are eligible for contract health services while you are in school (including normal school breaks) and up to 180 days after completion of your course of study
- If you are in traveling or temporarily employed (e.g., seasonal or migratory workers), you are eligible for contract health services at your location
- If you move and do not fall under the categories above, you are eligible for contract health services for up to 180 days in your new location
- Services may differ from what you were eligible to receive while living in your tribe's designated service area; contact IHS or your tribal clinic for more information or visit www.ihs.gov/prc

Disclaimer: This fact sheet cannot be relied on for eligibility for the IHS PRC program. The information provided is only intended to be a general summary. Contact IHS or your tribal clinic to determine your eligibility.

Urban Indian health programs

Some cities have urban Indian health programs funded by IHS. You may be responsible for some costs. Locate an urban Indian health provider and learn more at www.ihs.gov

Private doctors and clinics

You may receive care from doctors who are unaffiliated with IHS. You will be responsible for costs not reimbursed by IHS or insurance.



Health insurance

If you get care from a private doctor, clinic, or hospital, you may want insurance to cover some or all of the cost.

Employer-sponsored insurance

Many employers offer health insurance to their employees. Learn more from your employer's human resources representative.

Medicare, Medicaid, and CHIP

If your employer does not provide insurance, you may be eligible for a state program for:

- low-income families, children, and pregnant women
- people 65 and older
- people with disabilities

Learn more from the brochure "CHIP, Medicaid, Medicare, and the Health Insurance Marketplace at a Glance" at www.cms.gov/Outreach-and-Education/American-Indian-Alaska-Native/AIAN/Downloads/CMSProgramsAtAGlance909323N.pdf

The Marketplace

If your employer doesn't offer insurance and you don't qualify for state programs, you can sign up for insurance on the Health Insurance Marketplace. Special protections are in place to assist American Indians and Alaska Natives.

- Learn more healthcare.gov/tribal
- Apply at healthcare.gov