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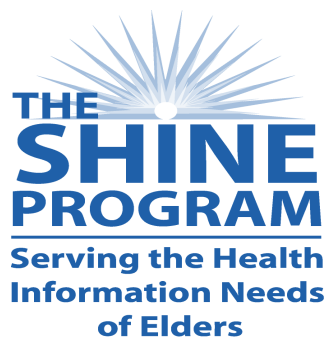
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Information Needs of Elders  
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# health INDIAN services

# HEALTH INSURANCE OPTIONS

## Introduction

Indian Health Service (IHS) is a federal health care provider and health advocate. Its hospitals, clinics, health centers and health stations provide medical, dental, and preventive care to approximately 1.9 million of the United States' estimated 3.3 million American Indians/Alaskan Natives (AI/AN) (<http://www.ihs.gov>, 2010) in urban and rural areas. IHS utilizes the 1976 Indian Health Care Improvement Act (P.L. 94-437) "to provide the quantity and quality of health services necessary to elevate the health status of AI/AN to the highest level possible".

## Eligibility

IHS is not a "means-based" provider. In other words, in order to receive services, one does not have to provide proof of financial need. Rather, when determining eligibility, IHS looks to see if individuals are enrolled members of a federally or state recognized tribe or descendency to the second degree there from. For a list of IHS eligibility criteria, visit "Frequently Asked Questions" at the IHS website <http://www.ihs.gov/GeneralWeb/HelpCenter/CustomServices/FAQ/>. For more information on health insurance options for Medicare beneficiaries in Massachusetts, contact SHINE at 1-800-AGE-INFO ext. 3 (1-800-243-4636 ext. 3).

## Availability

Due to budgetary restrictions, IHS is a "Payor of Last Resort". This means that all other available health care resources, such as Medicare, MassHealth (Medicaid), Veterans Administration benefits, and private insurance must be exhausted before IHS will pay any healthcare costs. Similarly, priorities for care and treatment are determined on the basis of relative medical need. Health care must be sought from an IHS facility if available in the area.

## Massachusetts

Massachusetts is included within the Nashville Area service region of IHS. Massachusetts has two federally recognized tribes: the Mashpee Wampanoag Tribe and Wampanoag Tribe of Gay Head (Aquinnah). In addition, Native American Lifelines, an IHS Title V Urban Health Program located in Boston, provides behavioral health counseling, community wellness activities and medical transportation. For more information on the AI/AN urban health program, call (857) 203-9653.

