How American Indian People in Montana Receive Health Care

American Indian people in Montana receive health care through a mix of federal, tribal, and private providers. This explainer covers the basics.

INDIAN HEALTH SERVICE

The Indian Health Service (IHS) is a federal agency that provides some health services - but not health insurance - to members of federally recognized tribes. IHS is funded by a capped Congressional appropriation of $4,078 per user in 2023. For comparison, national health expenditures per person in the U.S. were $14,570 in 2023. In Montana:

- **IHS operates outpatient clinics on five reservations.** The services vary in each community but are limited in scope. Most do not provide specialty care, advanced imaging, invasive procedures, OB/GYN, or surgery.
- **IHS provides limited inpatient and emergency care in hospitals on Blackfeet, Crow, and Fort Belknap Reservations.**

INDIAN HEALTH SERVICE PURCHASED/REFERRED CARE.

IHS has a fixed annual budget called "Purchased/Referred Care" (PRC) to pay for referrals for all services unavailable in an IHS facility. Before Medicaid expansion, this budget was exhausted mid-year and was available only for life- and limb-threatening emergencies. With Medicaid expansion as a new payment source for some tribal members, the PRC budget is now available for non-life-threatening care such as colonoscopies and elective surgeries.

TRIBAL HEALTH SERVICES

Federal law allows tribes to contract with IHS to assume a portion of the IHS budget and provide some or all of IHS services. In Montana:

- **Three tribes (the Confederated Salish and Kootenai Tribes, the Chippewa Cree Tribe, and the Little Shell Tribe) have taken over all IHS services (this is known as "Public Law 93-638 compacting").**
- **Five tribes have contracted with IHS to provide specific IHS services (known as "638 contracting").** The services vary by tribe but often include primary care, substance use treatment, mental health, and other services such as public health or dental care.

URBAN INDIAN HEALTH CENTERS

Urban Indian Health Centers (UIHCs) are nonprofits that provide primary care and other outpatient services in urban areas. They receive a small amount of funding from IHS, but like most clinics, UIHCs fund services mainly through insurance reimbursement. There are five UIHCs in Montana, located in Missoula, Great Falls, Helena, Butte, and Billings.

PRIVATE HEALTH CARE

Like all Montanans, tribal members may seek health care outside of the Indian health system. For those with insurance, this is no different from the situation for other Montanans. The IHS PRC budget may pay for some care for people living in or near a reservation who do not have insurance.

The Role of Health Insurance

Insurance (including Medicaid, Medicare, and private insurance) is an important funding source for services provided to American Indian people by IHS, tribal, urban Indian, and private clinics and hospitals.

- **Uninsured rates** for American Indian adults **dropped from roughly 40% to 20%** since Medicaid expansion in 2016.
- The federal government **reimburses Montana for 100% of the costs** of Medicaid for services received in or through IHS or tribal facilities.

MONTANA HEALTHCARE FOUNDATION

Use the QR code for more information on the impact of Medicaid expansion in American Indian communities in Montana.