



Indian Health Service Press Release

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Indian Health Service Reaffirms Commitment to Protecting Patients and Improving the Purchased/Referred Care Program

Today, the Indian Health Service and the Consumer Financial Protection Bureau (CFPB) announced a [collaboration intended to better protect IHS-approved Purchased/Referred Care program patients](#) from improper bills and collection on improper bills under the Indian Health Care Improvement Act (IHCIA), the Fair Debt Collection Practices Act, and the Fair Credit Reporting Act.

The CFPB is the government agency that holds banks, lenders, and other financial companies accountable for fair and equitable treatment. The IHS worked with the CFPB to create a [joint letter](#) regarding PRC patient protections. Through this action, IHS reiterates that the IHCIA prohibits medical providers, suppliers, or billers from holding approved PRC program patients liable for any costs or charges associated with the provision of the approved health care services.

“For too long, Native Americans have faced improper medical bills for health services that should be free,” said CFPB Director Rohit Chopra. “Federal law clearly prohibits these billing practices, collection attempts, and reporting of these unlawful debts. Today's guidance makes these obligations crystal clear.”

Today's announcement complements the IHS action of strengthening existing referral language to include the IHCIA provisions, and ongoing efforts to improve the payment process through our fiscal intermediary. It further coincides with the [release of CFPB's report](#), which is the first to comprehensively document how Native consumers accrue medical debt and the factors that lead to medical debt collections on credit reports of Native Americans and Alaska Natives, based on both quantitative analysis of the CFPB's Consumer Credit Information Panel and qualitative feedback from tribal leaders, tribal health organizations, and subject matter experts from across the country. In addition to examining the scope and causes, the report outlines the negative impact of medical debt on Native people and, by extension, their broader communities.

“The Indian Health Service is and has been committed to improving the Purchased/Referred Care Program and these actions affirm our commitment to protecting IHS patients and their families,” said IHS Director Roselyn Tso. “This collaboration with the Consumer Financial

Protection Bureau will assist the IHS in disseminating these protections to our vendors, credit agencies, and debt collectors, while also providing an avenue for IHS beneficiaries to begin submitting complaints.”

As part of its ongoing effort to advocate and educate patients on their rights, the IHS strongly recommends that patients monitor their credit by requesting a free copy of their [credit report each year](#). Patients who have been negatively impacted from misdirected PRC bills can submit a compliant to the [CFPB complaint portal](#). Patients may need assistance from the [PRC program](#) to provide the documentation to justify their protection.

The IHS, an agency in the [U.S. Department of Health and Human Services](#), provides a comprehensive health service delivery system for approximately 2.8 million American Indians and Alaska Natives who belong to [574 federally recognized tribes](#) in 37 states. Follow the agency via social media on [Facebook](#), [X](#), and [LinkedIn](#).

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