



What is PCAP?

PCAP is **not health insurance**. It is a program that provides discounts for medical care and will not prevent tax penalties under Affordable Care Act (ACA).

- New ACA law requires those eligible for health insurance options must enroll in a plan such as, AHCCCS, Marketplace/Affordable Care Act (ACA), Medicare, or employer-based insurance to prevent tax penalties

What does PCAP cost if you don't qualify for any health insurance options?

- \$40 annual membership fee per person due upon enrollment
- All payments are due to providers at time of service otherwise PCAP discount will not apply

Where would I apply?

- Desert Senita Health Center (Ajo, AZ)
- El Rio Community Health Center
- Marana Health Center
- St. Elizabeth's Health Center
- United Community Health Center

Additional enrollment sites (By appointment only):

- HOPE, Inc. – Monday – Saturday, various hours available, please call 770-1197 to schedule an appointment
- Monday – Friday, 8am – 5pm, please call 243-6734 to schedule an appointment
- Additional sites available, please call PCAP Monday – Friday at 694-0418

What documents do I need to enroll in PCAP?

- Proof of income: employment, pension, social security, unemployment (last 30-45 days)
- Proof of residency in Pima County (most current utility bill)
- Community Health Centers may require additional documents

If Hospitalized will PCAP discount all services received?

Inpatient services will be billed separately from other services such as: Radiology, Labs, Anesthesia, and Physicians, etc. Emergency room visits are not discounted unless admitted. **Emergency room physician fees will not be discounted.**

Is there an income requirement to qualify for PCAP?

The level of income a household can have is based upon the number of members in the family. These guidelines below must be met as all services must be paid for at time of service.

Please refer to income chart below:

Family Size	Hourly Rate at 40 hours per week	Gross Monthly Income	Gross Yearly Income
1	\$5.61 - \$14.03	\$973 - \$2,431	\$11,670 - \$29,175
2	\$7.56 - \$18.91	\$1,311 - \$3,277	\$15,730 - \$39,325
3	\$9.51 - \$23.79	\$1,649 - \$4,123	\$19,790 - \$49,475
4	\$11.47 - \$28.67	\$1,988 - \$4,969	\$23,850 - \$59,625
5	\$13.42 - \$33.55	\$2,326 - \$5,815	\$27,910 - \$69,775
6	\$15.37 - \$38.43	\$2,664 - \$6,660	\$31,970 - \$79,925

For more information call us at 520-694-0418
Visit our website – www.mypcap.org
Follow us on Twitter! @UninsuredInAz

GENERAL INFORMATION

PCAP is not health insurance. It is a program that provides discounts for medical care for those who are not eligible for other health insurance options such as AHCCCS, Marketplace/Affordable Care Act (ACA), Medicare, or employer-based insurance.

PCAP is not responsible for care that is given by network hospitals, doctors and other providers.

You have the right to change primary care clinics/providers. However, you must contact PCAP with the change. If you choose a new Community Health Center, you will need to apply for their sliding fee scale.

DISCOUNTED SERVICES

- Anesthesia
- Audiology
- Chiropractic
- Durable Medical Equipment
- Inpatient and outpatient hospital care
- Laboratory
- Physical therapy
- Primary care
- Radiology
- Specialists
- Urgent Care (rates vary per location)
- Vision
- **This list is not all inclusive**

RATES

Hospital

- Inpatient Medical/Surgical admission - \$500 per day
- Inpatient Intensive Care Unit admission - \$700 per day
- Maximum cost for each inpatient stay - \$2,000 (if total bill is over \$20,000, daily rates do not apply. Patient is responsible for 10% of full billed charges) - **This list is not all inclusive.**
- Outpatient Services – 20% of billed charges - **This list is not all inclusive.**
- Radiology, Labs, Anesthesia, and Physicians, etc. bill separately
- **Emergency Room Visit** only discounted if admitted; see above
- **ER Physician’s charges are not discounted by PCAP**

Specialist Visits

- Evaluation and Management Visits - \$30 per office visit
- General Services – 35% of Medicare Allowable
- Selected Specialist – Cardiology, Surgery, Orthopedic – 50% of Medicare Allowable

Primary Care Visits

- Community Health Centers – sliding fee scale based on your income
- Contracted Independent Doctors – 100% of Medicare Allowable
- Non-contracted Doctors – No PCAP discount

Laboratory

- Sonora Quest Lab – 50% of Medicare Allowable
- **No discounts given at Lab Corp**

Radiology

- Hospitals (outpatient) – 20% of Billed Charges
- Hospitals (inpatient) – Included in daily rate
- Other Outpatient Radiology Providers – discount varies from 50% to 100% of Medicare Allowable

NON-DISCOUNTED SERVICES

- Ambulance transport services
- Any service that is not medically necessary or is experimental
- Behavioral health, substance abuse and detoxification
- Dental care
- Emergency room physician’s charges
- Emergency room visits unless you are admitted
- Hearing aids, eye examinations for prescription lenses, prescription lenses
- Hospitalists
- Immunizations/injections
- Isotopes for nuclear radiology
- Nursing home care
- Obstetrical services (check with primary care clinics for discounted programs)
- Pharmacy
- Services outside of Pima County, including emergency or urgent care services
- Transplants

REMINDERS

- Payment for services are due at time of service
- Referrals are required for specialty care
- Emergency Room visits are not discounted, unless admitted
- Emergency Physicians fees are not discounted
- Not all providers are contracted, verify with PCAP by calling 520-694-0418 before use
- Sonora Quest is the only contracted lab provider