

DEPARTMENT OF HEALTH AND HUMAN SERVICES
Public Health Service

Chapter CC29--Officers' Relations, Services, and Benefits
Subchapter CC29.3--Medical and Health Program
Personnel INSTRUCTION 4--Health Benefits Under the Civilian Health and
Medical Program of the Uniformed Services (CHAMPUS):
Retirees and Dependents of Active Duty, Retired, and
Deceased Officers

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Section A. Purpose and Scope

1. The purpose of this INSTRUCTION is to provide information to administrative personnel concerning the Civilian Health and Medical Program of the Uniformed Services (CHAMPUS), and to alert them to the availability of the CHAMPUS Regulation (DoD 6010.8-R), issued jointly by the Department of

Defense and the Department of Health and Human Services, and available for inspection in all Uniformed Services facilities.

2. The scope of this INSTRUCTION is limited to:
 - a. Defining eligibility for CHAMPUS;
 - b. Briefly outlining the types of benefits available through CHAMPUS;
 - c. Setting forth the "Nonavailability Statement" policy;
 - d. Describing the role of the CHAMPUS contractors; and
 - e. Identifying sources of additional information on CHAMPUS.

Section B. Authority

1. Title 10, United States Code, Sections 1071-1088 establish the Uniformed Services Health Benefits Program (USHBP), a part of which is the Civilian Health and Medical Program of the Uniformed Services (CHAMPUS). The other part of the USHBP is the direct health care provided by Uniformed Services Medical Treatment Facilities (USMTF).
2. The joint regulation governing the benefits and administration of CHAMPUS is the "Civilian Health and Medical Program of the Uniformed Services," DoD 6010.8-R. The availability of the regulation in all Uniformed Services facilities should be made known to individual officers, as well as administrative personnel concerned with commissioned corps personnel matters.

Section C. Eligibility

1. Eligibility for health benefits is determined by the Uniformed Service of which the sponsor is or was a member. A currently valid Uniformed Services Identification and Privilege Card (ID Card), Form DD 1173 (for dependents) or Form DD 2 (for retirees), and enrollment in the Defense Enrollment/Eligibility Reporting System (DEERS), are required to establish eligibility for health benefits. In the Public Health Service (PHS) the determination of eligibility will be made by the official to whom authority to issue ID cards is delegated.
2. CHAMPUS is concerned only with care provided by civilian facilities. While all persons eligible for CHAMPUS benefits are also eligible for care at USMTFs, not all persons eligible for care at USMTFs are eligible for CHAMPUS benefits.
3. The following categories of persons are usually eligible for CHAMPUS benefits, subject to certain criteria discussed later in this INSTRUCTION:
 - a. Spouses of active duty members of the Uniformed Services;
 - b. Children of active duty members;

- c. Members of the Uniformed Services receiving, or entitled to receive, retired, retainer, or equivalent pay based on duty in the Uniformed Services (retirees);
 - d. Spouses of retirees;
 - e. Children of retirees;
 - f. Unremarried widowers and widows of deceased active duty members and deceased retirees;
 - g. Children of deceased active duty members and deceased retirees; and
 - h. The unremarried former spouse of a retired officer who was married to the officer for at least 20 years, which were creditable for retirement purposes, who does not have employer-sponsored health insurance and whose divorce from the officer was final February 1, 1983, or later.
4. The fact that basic eligibility requirements are met does not necessarily mean that CHAMPUS will share the cost of a medical service or supply. If, for example, a "Nonavailability Statement" (see Section E of this INSTRUCTION) is required but has not been obtained, CHAMPUS will not share the cost of the service or supply. The same holds true for a service or supply not covered by the program.
 5. For the purpose of determining CHAMPUS eligibility, the word "children" means unmarried children under 21, including legally adopted children, stepchildren, and certain illegitimate children. It also encompasses certain student-children ages 21 or 22, and certain disabled children age 21 or older. Financial dependence is not required except for student-children and disabled children who have passed their 21st birthday and for certain illegitimate children. For more detailed information about the eligibility of children for CHAMPUS benefits, see DoD 6010.8-R, Chapter III.
 6. An active duty member is never eligible for CHAMPUS benefits. These individuals may become eligible for CHAMPUS when they leave active duty, e.g., upon retirement, provided they meet other eligibility criteria.
 7. Except for spouses and children of active duty members, no individual entitled to Medicare's hospital insurance (Part A) is eligible for CHAMPUS benefits. This specifically applies to those who become entitled to Medicare, Part A, at age 65, or at any age because of chronic renal disease or other covered disability. Although spouses and children of active duty members who become eligible for Medicare, Part A, retain CHAMPUS eligibility, Medicare is always first payor.

8. Individuals age 65 or older who receive written notification from Medicare stating they are not entitled to Medicare, Part A, will continue to be eligible for CHAMPUS.
9. If an individual entitled to Medicare, Part A (except active duty dependents), lives outside the United States where Medicare benefits are not available, that individual still is not eligible for CHAMPUS.
10. Children under 10 years of age are not normally issued ID cards, except under unusual circumstances. For them, CHAMPUS eligibility is established on the basis of either parent's ID card.
11. Parents and parents-in-law are never eligible for CHAMPUS benefits.

Section D. Overview of CHAMPUS Benefits

1. The CHAMPUS basic program will generally pay for medically necessary services and supplies required in the diagnosis and treatment of illness and injury, including maternity care. Benefits include specified medical services and supplies provided to eligible beneficiaries from authorized civilian sources, such as hospitals, other authorized institutional providers, physicians and other authorized individual professional providers, professional ambulance service, authorized drugs obtainable only by prescription, authorized medical supplies and rental of durable medical equipment.
2. The CHAMPUS Program for the Handicapped applies only to certain mentally retarded or physically handicapped dependents of active duty members. However, authorization must be obtained from OCHAMPUS prior to participation in the program.
3. The medical services and supplies included in or excluded from CHAMPUS coverage are listed in Chapter IV, DoD 6010.8-R, which should be consulted prior to obtaining these services and/or supplies.

Section E. Nonavailability Statement (Form DD-1251)

1. A CHAMPUS beneficiary who resides within the catchment area of a Uniformed Services hospital must seek all nonemergency, inpatient care from that Uniformed Services hospital. If the Uniformed Services hospital is unable to provide the required care, a "Nonavailability Statement," Form DD-1251, is issued authorizing the beneficiary to obtain the required care from a civilian medical treatment facility.
2. A catchment area is a distinct geographical area, defined by zip codes, in the geographical vicinity of a Uniformed Services hospital. Each Uniformed Services hospital has been assigned a group of zip codes, and all beneficiaries who reside within the area covered by those zip codes

must seek nonemergency, inpatient care from that Uniformed Services hospital. Catchment areas include all locations that are considered to be within a reasonable commuting distance of the hospital.

NOTE: The old method of determining whether a beneficiary needed to use a Uniformed Services hospital for nonemergency, inpatient care was based on a "40-mile rule." That is, if a beneficiary resided within 40 miles of a Uniformed Services hospital, the beneficiary was required to seek nonemergency inpatient care from that hospital. If the individual lived more than 40 miles from the nearest Uniformed Services hospital, the beneficiary could use a civilian hospital for nonemergency, inpatient care and did not need a "Nonavailability Statement." Under the catchment area policy, an individual may now live more than 40 miles from a Uniformed Services hospital but still be required to seek nonemergency, inpatient care from that hospital.

3. Where more than one such Uniformed Services hospital is within a catchment area, and the needed care is not available at the first hospital applied to, then that hospital is responsible for determining if the care can be provided at another Uniformed Services hospital that has the beneficiary's residence as part of its catchment area. If the Director, or his/her designee, of the first Uniformed Services hospital at which care is sought determines that the required care is unavailable, a "Nonavailability Statement" will be issued. Failure to secure such a statement, when required, may result in a denial of CHAMPUS benefits.
4. The following are the only situations in which inpatient care may be received in a civilian medical treatment facility under CHAMPUS without a "Nonavailability Statement":
 - a. The beneficiary resides outside the catchment area of any Uniformed Services hospital. (The beneficiary is responsible for determining whether or not he/she resides beyond this limit. The beneficiary should consult the local CHAMPUS Contractor (see Section G) or the Commanding Officer of the nearest Uniformed Services facility for assistance in making this determination.); or
 - b. In an emergency, when certified as such by the attending physician on the claim form, subject to subsequent CHAMPUS review of the nature of the medical "emergency."
5. Maternity care, both prenatal and postnatal (outpatient care), is generally cost-shared as inpatient care. As such, a "Nonavailability Statement" is required to receive CHAMPUS coverage for such care if received from civilian sources, unless situations as described in E.4.a. or b. above, exist.

6. A "Nonavailability Statement" is not required for outpatient care from civilian sources, with the exception of maternity care as described in E.5., above. Inpatient care is defined as hospital care of more than 24 hours. Ambulatory surgery is usually cost-shared as outpatient care and thus does not require a "Nonavailability Statement." From time to time in limited designated areas, test programs have been initiated requiring "Nonavailability Statements" for outpatient care. Such test areas will be publicized to those stationed in the area.

7. Only heads of Uniformed Services hospitals or their designees are authorized to issue "Nonavailability Statements." The National Hansen's Disease Center in Carville, Louisiana; St. Elizabeths Hospital; the National Institutes of Health Clinical Center; and all Indian Health Service hospitals are not Uniformed Services hospitals and, therefore, may not issue "Nonavailability Statements." PHS or DHHS administrative officials do not have authority to issue "Nonavailability Statements."
 - a. Issuing officers are expected to honor requests for "Nonavailability Statements" from all eligible beneficiaries from all Uniformed Services (i.e., PHS, National Oceanic and Atmospheric Administration, Coast Guard, Army, Navy, Air Force, and Marine Corps).

 - b. When issuing the "Nonavailability Statement," the issuing officer will require evidence of the applicant's status. This evidence should be the ID card when the beneficiary appears for the statement in person. If the beneficiary is physically unable to appear at the Uniformed Services facility in person, a photocopy of the ID card and a letter from the physician stating the reason for being unable to appear should accompany the request.

Section F. CHAMPUS Contractors

CHAMPUS claims are processed by designated contractors. A contractor is designated for each State or foreign area, and CHAMPUS beneficiaries must submit claims to the contractor for the State or foreign area in which the medical treatment was received. To determine to which contractor a claim should be submitted, beneficiaries should check with a Health Benefits Advisor (HBA) at any USMTF or at any Uniformed Services Treatment Facility (USTF) (former PHS hospitals and clinics); the Division of Beneficiary Medical Programs, Room 7-36, 5600 Fishers Lane, Rockville, MD 20857, telephone 1-800-368-2777; or OCHAMPUS, Aurora, Colorado 80045.

Section G. Filing CHAMPUS Claims

1. Upon receipt of a claim, a CHAMPUS contractor will verify the eligibility of the beneficiary by verifying his/her enrollment in DEERS. If a beneficiary or sponsor is not enrolled in DEERS, the contractor may be unable to determine the beneficiary's eligibility, and the claim may be returned unprocessed.

2. The filing deadline for CHAMPUS claims is December 31 of the year following the year in which the treatment was received, e.g., a claim for care received in January 1984 must be submitted no later than December 31, 1985. However, claims should be filed as soon as possible after treatment and approximately every 30 days if care is received on a continuing basis. A copy of all claims and receipts should be retained by the beneficiary or sponsor.
3. Most civilian hospitals and some physicians have supplies of CHAMPUS claim forms. The claim form for outpatient care is CHAMPUS Form 500, usually yellow. The claim form for inpatient care is DA 1863-1, usually blue. Forms can also be obtained from any of the following:
 - a. HBAs at either a USMTF or USTF (former PHS hospitals and clinics);
 - b. CHAMPUS Contractors; and
 - c. The Division of Beneficiary Medical Program, at the address shown in Section F above, if otherwise unavailable.
4. The same sources named above may be contacted when help is needed in filling out a claim form. Normally, however, a provider or beneficiary will be able to complete and submit the form(s) necessary to obtain CHAMPUS benefits under the basic program by following the instructions on the reverse side of the form(s).
5. All CHAMPUS claims must be signed by beneficiaries 18 years of age or older. Beneficiaries and sponsors should ensure that the signature, and other information requested, is complete and accurate before the claim is submitted.
6. Most mistakes made in filling out a claim form involve the ID card. The two most frequently made mistakes are incorrectly recording:
 - a. the number of the beneficiary's ID card; and
 - b. the effective date of CHAMPUS eligibility.
7. The ID card number is found on the bottom reverse side for retirees and on the front upper righthand corner for dependents. The effective date of CHAMPUS eligibility is not necessarily the effective date of the ID card. A retiree's effective date of eligibility is the date of retirement. The effective date of eligibility for dependents is located on the upper righthand corner of the reverse side of the ID card. Do not use the issue date of the ID card.

Section H. CHAMPUS Appeal Procedures

1. Chapter X of the CHAMPUS regulation establishes an appeals procedure that may be used by sponsors, beneficiaries, and authorized providers of care concerning decisions made by CHAMPUS contractors or OCHAMPUS that affect the rights or liabilities of the appealing party. The appeal right extends only to decisions made concerning interpretations of the CHAMPUS regulation, and does not include the right to appeal the regulation itself.

2. The specific procedures, adjudicating authorities, and protocol to follow when filing an appeal are presented in detail in Chapter X of the CHAMPUS regulation. Anyone considering an appeal of a decision made by a CHAMPUS contractor or OCHAMPUS should consult that chapter prior to filing the appeal.

Section I. CHAMPUS Publications

1. Upon call to active duty and upon retirement, each officer receives the "CHAMPUS Handbook." This publication summarizes basic information about CHAMPUS. While the information in this publication is extremely useful, the regulation should be read as the final authority concerning CHAMPUS.

2. There are numerous supplementary sources of information about CHAMPUS, such as, CHAMPUS contractors, OCHAMPUS, and CHAMPUS or health benefits counselors at either a USMTF or at a USTF (former PHS hospitals and clinics).

EXHIBIT I

CHAMPUS CONTRACTORS EFFECTIVE AT THE TIME OF PUBLICATION

Claims for care under the Basic Program of CHAMPUS (except adjunctive dental claims) and those under the CHAMPUS Program for the Handicapped should be sent to the contractor for the State or area where the care was received.

CONTRACTORS

Alabama

Blue Shield of California
P.O. Box 3705
Escondido, California 92025
1-800-922-9166

Alaska

Blue Cross of Washington/Alaska
P.O. Box 77084
Seattle, Washington 98177
1-800-426-1337

Arizona

Blue Cross of Washington/Alaska
P.O. Box 1808
Seattle, Washington 98111
1-800-426-8802

Arkansas

Wisconsin Physician's Service
P.O. Box 7938
Madison, Wisconsin 53707
1-800-356-5954

California

Blue Cross of Washington/Alaska
P.O. Box 1231
Seattle, Washington 98111
1-800-426-8802

Colorado

Blue Cross of Washington/Alaska
P.O. Box 2827
Seattle, Washington 98111
1-800-426-9250

Connecticut

Blue Cross/Blue Shield of
Rhode Island
P.O. Box 1701
Providence, Rhode Island 02901
1-800-622-3131

Delaware

Blue Cross/Blue Shield of South
Carolina
P.O. Box 6129*
Columbus, South Carolina 29260
1-800-845-2572

*Mental Health Claims, P.O. Box 6419

District of Columbia

Blue Cross/Blue Shield of
South Carolina
P.O. Box 6129*
Columbia, South Carolina 29260
1-800-845-2572

Florida

Blue Shield of California
P.O. Box 3701
Escondido, California 92025
1-800-922-9166

Georgia

Blue Shield of California
P.O. Box 3702
Escondido, California 92025
1-800-922-9166

Hawaii

Hawaii Medical Service Association
P.O. Box 860
Honolulu, Hawaii 96808
(808) 944-2110

Idaho

Blue Cross of Washington/Alaska
P.O. Box 77084
Seattle, Washington 98177
1-800-426-9250

Illinois

Blue Cross/Blue Shield of
Rhode Island
P.O. Box 1702
Providence, Rhode Island 02901
1-800-622-3131

Indiana

Blue Cross/Blue Shield of
Rhode Island
P.O. Box 1703
Providence, Rhode Island 02901
1-800-622-3131

Iowa

Blue Cross/Blue Shield of
Rhode Island
P.O. Box 1704
Providence, Rhode Island 02901
1-800-622-3131

Kansas

Wisconsin Physician's Service
P.O. Box 7934
Madison, Wisconsin 53707
1-800-356-5954

Kentucky

Blue Cross/Blue Shield of
Rhode Island
P.O. Box 1705
Providence, Rhode Island 02901
1-800-622-3131

Louisiana

Wisconsin Physician's Service
P.O. Box 8934
Madison, Wisconsin 53707
1-800-356-5954

Maine

Blue Cross/Blue Shield of
Rhode Island
P.O. Box 1706
Providence, Rhode Island 02901
1-800-622-3131

*Mental Health Claims, P.O. Box 6419

Maryland

Blue Cross/Blue Shield of
 South Carolina
 P.O. Box 6129*
 Columbia, South Carolina 29260
 1-800-845-2572

Massachusetts

Blue Cross/Blue Shield of
 Rhode Island
 P.O. Box 1707
 Providence, Rhode Island 02901
 1-800-622-3131

Michigan

Blue Cross/Blue Shield of
 Rhode Island
 P.O. Box 1708
 Providence, Rhode Island 02901
 1-800-622-3131

Minnesota

Blue Cross/Blue Shield of
 Rhode Island
 P.O. Box 1709
 Providence, Rhode Island 02901
 1-800-622-3131
 1-800-622-3131

Mississippi

Blue Shield of California
 P.O. Box 3703
 Escondido, California 92025
 1-800-922-9166

Missouri

Wisconsin Physician's Service
 P.O. Box 7939
 Madison, Wisconsin 53707
 1-800-356-5954

Montana

Blue Cross of Washington/Alaska
 P.O. Box 77084
 Seattle, Washington 98177
 1-800-426-9250

Nebraska

Blue Cross of Washington/Alaska
 P.O. Box 1080
 Seattle, Washington 98111
 1 - 8 0 0 - 4 2 6 - 9 2 5 0

Nevada

Blue Cross of Washington/Alaska
 P.O. Box 2616
 Seattle, Washington 98111
 1 - 8 0 0 - 4 2 6 - 8 8 0 2

New Hampshire

Blue Cross/Blue Shield of
 Rhode Island
 P.O. Box 1710
 Providence, Rhode Island 02901

New Jersey

Blue Cross of Rhode Island
 P.O. Box 1711
 Providence, Rhode Island 02901
 1-800-622-3131

New Mexico

Blue Cross of Washington/Alaska
 P.O. Box 21364
 Seattle, Washington 98111
 1-800-426-8802

*Mental Health Claims, P.O. Box 6149

New York

Blue Cross of Rhode Island
P.O. Box 786
Providence, Rhode Island 02901
1-800-622-3131

North Carolina

Blue Cross/Blue Shield of
South Carolina
P.O. Box 6120*
Columbia, South Carolina 29260
1-800-845-2572

North Dakota

Wisconsin Physician's Service
P.O. Box 7961
Madison, Wisconsin 53707
1-800-356-5954

Ohio

Blue Cross of Rhode Island
P.O. Box 339
Providence, Rhode Island 02901
1-800-622-3131

Oklahoma

Wisconsin Physician's Service
P.O. Box 7936
Madison, Wisconsin 53707
1-800-356-5954

Oregon

Blue Cross of Washington/
Alaska
P.O. Box 77084
Seattle, Washington 98177
1-800-426-9250

Pennsylvania

Blue Cross/Blue Shield of South Carolina
P.O. Box 6140*
Columbia, South Carolina 29260
1-800-845-2572

Puerto Rico

Blue Cross of California
P.O. Box 3704
Escondido, California 92025
1-800-922-9166

Rhode Island

Blue Cross of Rhode Island
P.O. Box 1712
Providence, Rhode Island 02901
1-800-622-3131

South Carolina

Blue Cross/Blue Shield of South Carolina
P.O. Box 6130*
Columbia, South Carolina 29260
1-800-922-0144

South Dakota

Wisconsin Physician's Service
P.O. Box 7962
Madison, Wisconsin 53707
1-800-356-5954

Tennessee

Blue Cross of California
P.O. Box 3700
Escondido, California 92025
1-800-922-9166

*Mental Health Claims, P.O. Box 6149

Texas

Wisconsin Physician's Service
 P.O. Box 8932
 Madison, Wisconsin 53707
 1-800-356-5954

Washington

Blue Cross of Washington/Alaska
 P.O. Box 77084
 Seattle, Washington 98177
 1-800-562-1312

Utah

Blue Cross of Washington/
 Alaska
 P.O. Box 77084
 Seattle, Washington 98177
 1-800-426-9250

West Virginia

Blue Cross of Rhode Island
 P . O . B o x 6 6 9
 Providence, Rhode Island 02901
 1-800-622-3131

Vermont

Blue Cross/Blue Shield of
 Rhode Island
 P.O. Box 1713
 Providence, Rhode Island 02901
 1-800-622-3131

Wisconsin

Blue Cross/Blue Shield of
 Rhode Island
 P.O. Box 1714
 Providence, Rhode Island 02901
 1-800-622-3131

Virginia

Blue Cross/Blue Shield of
 South Carolina
 P.O. Box 6110*
 Columbia, South Carolina 29260
 1-800-845-2572

Wyoming

Blue Cross of Washington/Alaska
 P.O. Box 77084
 Seattle, Washington 98117
 1-800-426-9250

*Mental Health Claims, P.O. Box 6149

Central and South America, Bermuda, West Indies, Canada, and Mexico

Blue Shield of California
P.O. Box 3708
Escondido, California 92025
(619) 480-2888

Europe, Africa, and the Middle East (including dental claims)

OCHAMPUSEUR
APO New York 09102
or
OCHAMPUSEUR
144 Karlsruherstr.
6900 Heidelberg, Germany

Pacific Area

OCHAMPUSPAC
Hawaii Medical Service Assn.
P.O. Box 860
Honolulu, Hawaii 96808
(808) 944-2110

Dental Claims

Unless otherwise indicated, all claims for dental care and requests for preauthorization of dental care and any related institutional services should be sent to: Blue Shield of South Carolina, Post Office Box 6150, Columbia, South Carolina 29260, 1-800-922-9166. Dental benefits under CHAMPUS are extremely limited. To qualify, the dental care must be medically necessary in the treatment of an otherwise covered medical condition (adjunctive) and must be preauthorized.

Christian Science Claims

Blue Cross and Blue Shield of Rhode Island
P.O. Box 1715
Providence, RI 02901
1-800-622-3131

ADDITIONAL INFORMATION

For additional information about CHAMPUS, contact one of the following:

- . The CHAMPUS advisor at any USTMTF or USTF (former PHS hospitals and clinics)
- . Any CHAMPUS claims processor
- . OCHAMPUS, Aurora, Colorado 80045

EXHIBIT II

The following former PHS medical facilities have been designated as Uniformed Services Treatment Facilities (USTF) available to provide medical care to active duty and retired personnel and their dependents. If a retiree or dependent resides within the catchment area of any of the hospitals named below, the retiree or dependent must first seek nonemergency, inpatient care from that hospital. If the hospital is unable to provide the nonemergency, inpatient care, and determines that no other Uniformed Services hospitals within the catchment area can provide the care, the retiree or dependent will be issued a "Nonavailability Statement." The clinics shown below are included only to make their location known and encourage their use for outpatient care.

UNIFORMED SERVICES TREATMENT FACILITIES

(Formerly PHS)

Hospitals

Baltimore, MD	Wyman Park Health System, Inc. 3100 Wyman Park Drive Baltimore, MD 21211	(301) 338-3389
Boston, MA	Brighton Marine Public Health Center 77 Warren Street Boston, MA 02135	(617) 782-3400
Nassau Bay, TX	Hospital of St. John 2050 Space Park Drive Nassau Bay, TX 77058	(713) 333-9000
Seattle, WA	Pacific Medical Center 1200 12th Avenue S. Seattle, WA 98144	(206) 326-4000
Staten Island, NY	Bayley-Seton Hospital Bay Street & Vanderbilt Ave. Staten Island, NY 10304	(212) 447-3010

EXHIBIT I (Continued)

Clinics

Cleveland, OH	Downtown Health Care Services Lutheran Medical Center 1313 Superior Avenue Cleveland, OH 44114	(216) 696-4300
Galveston, TX	St. Mary's Hospital Outpatient Clinic 404 8th Street N. Galveston, TX 77550	(713) 763-5301
Houston, TX	St. Joseph Ambulatory Care Center 1919 La Branch Houston, TX 77002	(713) 757-1000 x1448
Port Arthur, TX	St. Mary's Hospital Ambulatory Care Center 3600 Gates Boulevard Port Arthur, Texas 77640	(713) 985-7431
Portland, ME	Coastal Health Services 331 Veranda Street Portland, ME 04103	(207) 774-5805