



Getting Medical Care and Prescription Drugs in a Disaster or Emergency Area

If you belong to a Medicare health plan, you have special rights to get out-of-network care if you live in an area where one of the following is true:

- An area where the President has declared an emergency or major disaster. Visit www.fema.gov/news/disasters.fema, or call 1-800-621-FEMA (1-800-621-3362) to find out. TTY users should call 1-800-462-7585.
- An area where the Secretary of the Department of Health and Human Services (DHHS) has declared a public health emergency. Visit www.dhhs.gov, or call 1-800-MEDICARE (1-800-633-4227) to find out. TTY users should call 1-877-486-2048.

You can also check television or radio reports or a local newspaper to see if you are in an area declared an emergency or major disaster and a public health emergency.

Seeing doctors or other providers

If you are in a Medicare Advantage Plan (like an HMO or PPO), you have these special rights:

- You can see any doctor that accepts Medicare patients, even if your health care need isn't an emergency. If you have problems using an out-of-network doctor or provider, contact your plan for help.
- You won't have to meet your plan's prior authorization rules for out-of-network services.
- If you usually pay more for out-of-network or out-of-area care, you will only have to pay the in-network rate during the emergency period. In some cases, you may have to pay for the service when you get it, then ask the plan to give you a refund for out-of-area or out-of-network services you get.



Getting your prescription drugs

If you had to leave your home without your prescription drugs, or your prescription drugs have been damaged or lost as a result of the disaster, in general, you won't be required to go to your usual network pharmacy for a replacement supply. You should be able to find another network pharmacy nearby by calling your Medicare drug plan. If you can't reasonably get to a network pharmacy, your plan will have rules for getting drugs in an emergency at an out-of-network pharmacy. You should keep in mind you may pay more for prescription drugs at an out-of-network pharmacy than you would at a network pharmacy.

Using in-network pharmacies

- Most prescriptions can be transferred from one network pharmacy to another and transferred back to your pharmacy when the emergency ends. This includes transferring prescriptions across state lines when necessary. If you need help finding the closest network pharmacy, call your prescription drug plan.
- The new pharmacy will need to know the name of your regular pharmacy and the name of the drugs you need refilled.
- If you lost your Medicare prescription drug card and don't know your plan's telephone number, you can call 1-800-MEDICARE (1-800-633-4227), and they will give you your plan's contact information. TTY users should call 1-877-486-2048.

Using out-of-network pharmacies

- When you buy your drugs at an out-of-network pharmacy, you will probably have to pay the full cost of the drugs when you fill your prescription.
- Save your receipts so you can ask your prescription drug plan to give you a refund for the prescriptions you buy. To get a refund, submit a paper claim to your plan.
- Call your plan to find out where to send your paper claim or for any other information about the plan's out-of-network rules.

Additional (extended-day) supplies

If you think you might not be able to return home for a long period of time, you may consider getting an extended-day supply (a 60 to 90-day supply) of your prescription drugs. Call your plan to ask whether they offer extended-day supplies and what pharmacies you can use to get them.



Getting dialysis treatments

The End-Stage Renal Disease (ESRD) Network can assist you in getting your dialysis treatments. They will also be able to provide you with contact information to get your supplies, drugs, transportation to dialysis services, and emergency financial assistance if you are in need. A customer service representative at 1-800-MEDICARE can give you your ESRD network's contact information if you need it.

Getting chemotherapy or other cancer treatments

The American Society of Clinical Oncology (ASCO) and the National Cancer Institute (NCI) work together to help patients find other cancer care providers. You can call them toll-free at 1-800-4CANCER (1-800-422-6237) between 9:00 am and 4:30 pm local time, Monday through Friday. TTY users should call 1-800-332-8615.

Replacing a lost Medicare card or Medicare health or drug plan membership card

Personal identification information such as Medicare and health and drug plan membership cards can be lost in an emergency.

- To replace a lost or damaged Medicare card, visit www.socialsecurity.gov, or call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.
- To replace a lost or damaged Medicare health or drug plan membership card, contact your plan. A customer service representative at 1-800-MEDICARE can give you your plan's contact information if you need it.



Replacing lost or damaged durable medical equipment (like a wheelchair or walker) or supplies (like diabetic supplies) that Medicare paid for

If your Medicare coverage already paid for durable medical equipment or supplies that were damaged or lost, in most cases, Medicare will cover the cost of repair or replacement. The supplier should bill Medicare.

For more information

- If you have questions or want more information about getting care from doctors or other providers or getting prescription drugs during the emergency, contact your plan, or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. A customer service representative at 1-800-MEDICARE can also give you your plan's contact information if you need it.
- You can also call your State Health Insurance Assistance Program (SHIP) for free personalized health insurance counseling. Call 1-800-MEDICARE, or visit www.medicare.gov for your state's SHIP telephone number.