



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

If you belong to a Medicare Advantage Plan (like an HMO or PPO), Medicare Cost Plan, or Medicare Prescription Drug Plan, your plan may offer you special rights if you live in an area where one of the following is true:

- An area where the President has declared an emergency or disaster. Visit [www.fema.gov/news/disasters.fema](http://www.fema.gov/news/disasters.fema) to find out, or call 1-800-621-FEMA (3362). TTY users should call 1-800-462-7585.
- An area where a Governor has declared an emergency or disaster. Visit your state government's official website to find out.
- An area where the Secretary of the Department of Health and Human Services (DHHS) has declared a public health emergency. Visit [www.dhhs.gov](http://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 listed above.

### Seeing doctors or other providers

If you are in a Medicare Advantage Plan or Medicare Cost Plan in one of the areas above, your plan may offer you these special rights during the emergency:

- You may be able to see any doctor or go to any hospital who accepts Medicare patients, even if the doctor or hospital isn't in your plan's network and 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 may not 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, your plan may accept the in-network rate during the emergency period. If you go to an out-of-area or out-of-network provider and have to pay more for the service when you get it, save the receipt and ask your plan to give you a refund for the difference.

You may have additional rights in an emergency or disaster. You should contact your Medicare Advantage Plan or Medicare Cost Plan for more information.



## 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 has rules to help you get drugs in an emergency at an out-of-network pharmacy. Keep in mind you may pay more for prescription drugs you get at an out-of-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 to have 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) to get 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 have your prescriptions filled.
- Save your receipts so you can ask your prescription drug plan to give you a refund for the difference between the in-network and out-of-network amounts 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 which pharmacies you can use to get them.



## **Getting dialysis treatments**

Your End-Stage Renal Disease (ESRD) Network can help you get 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 (1-800-633-4227) can give you your ESRD Network's contact information. TTY users should call 1-877-486-2048.

## **Getting chemotherapy or other cancer treatments**

The American Society of Clinical Oncology (ASCO) and the National Cancer Institute (NCI) work together to help you find other cancer care providers. Call 1-800-4CANCER (1-800-422-6237) between 9:00 a.m. and 4:30 p.m., Monday through Friday. TTY users should call 1-800-332-8615.

## **Replacing a lost Medicare card or Medicare plan membership card**

Personal identification information such as membership cards can be lost in an emergency.

- To replace a lost or damaged Medicare card, visit [www.socialsecurity.gov](http://www.socialsecurity.gov), or call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778. You should also contact Social Security if you have a temporary or permanent address change.
- To replace a lost or damaged Medicare Advantage Plan, Medicare Cost Plan, or Medicare Prescription 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 your 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. Contact your supplier for more information.



## **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](http://www.medicare.gov) for your state's SHIP telephone number.