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

If you live in an area that's been declared an emergency or disaster, look for news from the Centers for Medicare & Medicaid Services (CMS) or the Department of Health and Human Services (HHS) about your situation, as the usual Medicare rules for your medical care may change for a short time.

If one of these has happened, your area may be affected:

- The President has declared it an emergency or disaster. Visit the Federal Emergency Management Agency (FEMA) at FEMA.gov, or call 1-800-621-FEMA (1-800-621-3362) to see if your area is affected. TTY users should call 1-800-462-7585.
- A governor has declared it an emergency or disaster. Visit your state government's official website to find out if your area is affected.
- The Secretary of HHS has declared a public health emergency. Visit PHE.gov, or call 1-800-MEDICARE (1-800-633-4227) to find out if your area is affected. TTY users should call 1-877-486-2048.

Seeing doctors or other providers

If you have Original Medicare, you may always see any doctor who accepts Medicare. Some rules may change for an emergency or disaster area in certain instances—for example, you may be able to get Medicare-covered services at an airport from a military provider who doesn't accept Medicare.

If you have a Medicare Advantage Plan (like an HMO or PPO) or other Medicare health plan, check your plan's website or contact your plan to see what temporary changes to its rules will be made when services for your health plan get disrupted during an emergency or disaster.

If access to health plan services get disrupted in your area due to an emergency or disaster, your health plan:

- Will allow you to get care from other health care providers, even if they aren't in your plan's network and your health care need isn't an emergency. If you have problems using an out-of-network provider, contact your plan for help.
- Won't require you to follow your plan's prior authorization rules for out-of-network services.

Seeing doctors or other providers (continued)

- If you usually pay more for out-of-network or out-of-area care, your plan will apply the in-network rate during the emergency or disaster period. If your plan agrees to apply the in-network rate and you go to an out-of-area or out-of-network provider but pay more than the in-network rate for the service, save the receipt and ask your plan to give you a refund for the difference.

You should contact your plan as soon as possible to find out if there are other changes in plan rules and to find out when the normal rules will again apply.

Getting your prescription drugs

If you have a Medicare Prescription Drug Plan and you live in an area that's been declared an emergency or disaster:

- Contact your Medicare drug plan to find another network pharmacy nearby if you're not able to go to your usual network pharmacy to replace your prescription drugs.
- Contact your Medicare drug plan if you had to evacuate without your prescription drugs, or your prescription drugs have been damaged or lost because of the emergency or disaster. Your plan can help you find another network pharmacy.
- If you can't reasonably get to a network pharmacy, your plan can help you get drugs during an emergency or disaster at an out-of-network pharmacy. You may pay more for prescription drugs you get at an out-of-network pharmacy.

Using in-network pharmacies

- You'll be able to move most prescriptions from one network pharmacy to another, and back to your regular pharmacy when the emergency or disaster ends. If you need help finding the closest network pharmacy, contact your Medicare drug plan.
- You'll need to tell the new pharmacy the name of your regular pharmacy and which drugs you need refilled.
- If you lost your Medicare drug plan card and don't know your plan's phone number, 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

- Contact your plan for information about its out-of-network rules.
- When you buy your drugs at an out-of-network pharmacy, you'll probably have to pay full cost for the drugs at the time you fill your prescriptions.
- To get a refund from your plan, submit a paper claim. Ask your plan where you should send your claim.
- If you paid full cost for the drugs, save your receipts so you can ask your plan if it will refund you for your costs. **Note:** You won't get a refund for the out-of-network cost sharing amount.

Additional (extended-day) supplies

If you evacuated because of an emergency or disaster and you think you won't be able to return home for a long time, you may want to get an extended-day supply (a 60- to 90-day supply) of your prescription drugs. Ask your plan whether it offers extended-day supplies and which pharmacies you can use to get them.

Paying your plan's premium

If you have a Medicare Advantage Plan, other Medicare health plan, or Medicare Prescription Drug Plan, and you pay your plan's premium directly to the plan each month, you're still responsible for paying your premium on time each month.

- Many plans have rules about disenrolling customers if they don't pay their premiums on time. You're required to pay your premiums on time unless the plan sends out information telling you otherwise.
- To make sure you're still making timely payments on your monthly premiums during an emergency or disaster, ask your plan about signing up for premium withholding from your Social Security check or paying the plan by electronic funds transfer through your bank.
- If your plan disenrolls you for not paying your monthly premiums and you didn't pay on time because of the emergency or disaster, you may be able to ask Medicare to help you get your coverage back. Contact 1-800-MEDICARE (1-800-633-4227) for more information. TTY users should call 1-877-486-2048.

Getting dialysis treatments

If you have Original Medicare, your End-Stage Renal Disease (ESRD) Network can help you:

- Get your dialysis treatments.
- Find out who to contact for your supplies, drugs, transportation to dialysis services, and emergency financial assistance if you need it.

Call 1-800-MEDICARE to get your ESRD Network's contact information.

If you have a Medicare Advantage Plan or other Medicare health plan and have ESRD, contact your plan to see what temporary changes to its rules will be made in an emergency or disaster. Even though your ESRD Network can help you find facilities that give dialysis services, your plan may not have a contract with an ESRD facility in the area where you're staying temporarily.

Getting chemotherapy or other cancer treatments

If you have Original Medicare, the National Cancer Institute (NCI) can help you find other cancer care providers. Call 1-800-4 CANCER (1-800-422-6237) between 9:00 a.m.–4:30 p.m., Monday–Friday. TTY users should call 1-800-332-8615.

If you have a Medicare Advantage Plan or other Medicare health plan, contact your plan to see what temporary changes to its rules will be made in an emergency or disaster.

Replacing a lost Medicare card or Medicare plan membership card

If you have Original Medicare, you can replace a lost or damaged Medicare card by visiting Social Security online at [socialsecurity.gov](https://www.socialsecurity.gov), or by calling 1-800-772-1213. TTY users should call 1-800-325-0778. Also, contact Social Security if you temporarily or permanently change your address.

If you have a Medicare Advantage Plan, other Medicare health plan, or a Medicare Prescription Drug Plan, contact your plan to replace a lost or damaged membership card. You can get your plan's contact information by calling 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

Replacing lost or damaged durable medical equipment or supplies that Medicare paid for

If you have Original Medicare and it already paid for durable medical equipment (like a wheelchair or walker) or supplies (like diabetic supplies) damaged or lost due to an emergency or disaster:

- In certain cases, Medicare will cover the cost to repair or replace your equipment or supplies.
- Generally, Medicare will also cover the cost of rentals for items (like wheelchairs) during the time your equipment is being repaired.

If you have a Medicare Advantage Plan or other Medicare health plan, contact your plan directly to find out how it replaces durable medical equipment or supplies damaged or lost in an emergency or disaster.

For more information

- **If you have Original Medicare** and want more information about getting care from doctors or other providers during an emergency or disaster, call 1-800-MEDICARE.
- **If you have a Medicare Advantage Plan** or other Medicare health plan, contact your plan to get more information about getting care from doctors or other providers during an emergency or disaster. You can get your plan's contact information by calling 1-800-MEDICARE.
- **If you have a Medicare Prescription Drug Plan** and want more information on getting prescription drugs during an emergency or disaster, contact your plan, or call 1-800-MEDICARE.
- You can also call your State Health Insurance Assistance Program (SHIP) for free personalized health insurance counseling. To get the phone number for your SHIP, visit shiptacenter.org, or call 1-800-MEDICARE.

