

Getting Care & Drugs in a Disaster or Emergency

If you live in an area that's been declared an emergency or disaster (like a hurricane, flood, or wildfire), check for information from both your Medicare plan and the Centers for Medicare & Medicaid Services (CMS) or the Department of Health and Human Services (HHS). Rules for getting health care or prescription drugs may change for a short time when a declared emergency or disaster happens in your area. You can check your state's emergency declaration to know when an emergency starts and ends.

Visiting doctors or other providers

If you have Original Medicare, you can always go to any doctor or hospital that accepts Medicare. This is true even if you have to leave your city or state.

If you have a Medicare Advantage Plan (Part C) or other Medicare health plan, check your plan's website or contact your plan to find out if there are temporary changes to its rules during an emergency or disaster.

During the period that a declared emergency or disaster disrupts access to health care in your area, your health plan must:

- Allow you to get care from other health care providers at Medicare-certified facilities, even if they aren't in your plan's network and the health care you need isn't an emergency. If you have problems finding a provider, contact your plan for help.
- Let you get out-of-network services without a referral.
- Apply the in-network rate for any out-of-network or out-of-area care you need. If 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.

Getting your prescription drugs

If you have Medicare drug coverage (Part D) and live in an area that's been declared an emergency or disaster, contact your plan for help:

- Finding another in-network pharmacy nearby.
- Replacing lost or damaged drugs, or replacing a drug you couldn't take with you when you evacuated.
- Getting drugs at an out-of-network pharmacy when you can't reasonably get to an in-network pharmacy.
- Ordering a 60- or 90-day supply of your prescription drugs if you think you won't be able to return home for a long time.

Using in-network pharmacies

- You'll be able to move most prescriptions from one in-network pharmacy to another, and back to your regular pharmacy when the emergency or disaster ends. If you need help finding the closest in-network pharmacy, contact your plan.
- You'll need to tell the new pharmacy the name of your regular pharmacy and the drugs you need refilled.
- If you lost your plan membership 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 can call 1-877-486-2048.

Using out-of-network pharmacies

- Contact your Medicare drug plan, Medicare Advantage Plan or other Medicare health plan with prescription drug coverage for information about their rules for using out-of-network pharmacies during an emergency or disaster.
- When you buy your drugs at an out-of-network pharmacy, you'll probably have to pay full cost for the drugs.
- If you paid full cost for the drugs, save your receipts so you can ask your plan to pay you back for your in-network cost-sharing amount. (Note: You won't get a refund for the out-of-network cost-sharing amount.) Ask your plan how to submit your claim.

Qualifying for a Special Enrollment Period

If you live in an area where an emergency or disaster has been declared by a federal, state, or local government, and that disaster or emergency kept you from signing up, switching, or dropping plans during another qualifying enrollment period:

- **For Original Medicare:** You may have a Special Enrollment Period to sign up for Part B and/or premium paid Part A.
- **For a Medicare drug plan or Medicare Advantage Plan:** You may have a Special Enrollment Period to join, switch, or drop a plan.

To make enrollment changes or for more information, call 1-800-MEDICARE.

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 a.m.–4:30 p.m. ET, Monday through Friday. TTY users can call 1-800-332-8615.

If you're in a Medicare Advantage Plan or other Medicare health plan, contact your plan to find out what rules change during an emergency or disaster.

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

Visit esrdnetworks.org to get your ESRD Network's contact information. If you have a Medicare Advantage Plan or other Medicare health plan, contact your plan for help finding a dialysis facility and to find out what rules change during an emergency or disaster.

Replacing a lost or damaged insurance card

If you lost or damaged your cards:

- Visit [Medicare.gov](https://www.medicare.gov) to log into (or create) your secure Medicare account to print an official copy of your Medicare card.
- Contact your Medicare drug plan or Medicare Advantage Plan to replace a lost or damaged plan card.

You can also call 1-800-MEDICARE (1-800-633-4227). TTY users can 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) that were damaged or lost due to an emergency or disaster:

- In most cases, Medicare will cover the cost to repair or replace your equipment or supplies, but only when you get them from a Medicare-approved supplier.
- If your equipment is damaged and needs to be repaired, generally Medicare will cover the cost of rentals for items like wheelchairs.

Call 1-800-MEDICARE for more information about how to replace your equipment or supplies, or to get help finding a Medicare-approved supplier.

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

For more information

- If you have Original Medicare, visit [Medicare.gov](https://www.Medicare.gov) or call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.
- If you're in a Medicare Advantage Plan or other Medicare health plan, contact your plan. You can get your plan's contact information by calling the customer service number found on your plan membership card. You can also call 1-800-MEDICARE.
- If you have a Medicare drug plan, contact your plan or call 1-800-MEDICARE.
- If you want free, personalized, and unbiased health insurance counseling, call your State Health Insurance Assistance Program (SHIP). Visit shiphelp.org, or call 1-800-MEDICARE to get the phone number for your local SHIP.
- If you need other resources or help after an emergency, visit disasterassistance.gov.



Medicare

You have the right to get Medicare information in an accessible format, like large print, braille, or audio. You also have the right to file a complaint if you feel you've been discriminated against. Visit [Medicare.gov/about-us/accessibility-nondiscrimination-notice](https://www.Medicare.gov/about-us/accessibility-nondiscrimination-notice), or call 1-800-MEDICARE (1-800-633-4227) for more information. TTY users can call 1-877-486-2048.

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