



Getting Care and Prescription Drugs in a Disaster or Emergency Area

If you belong to a Medicare health or drug plan, you have special rights to get care and prescription drugs if you live or see doctors or other providers in the following areas:

- An area that the President has declared a major disaster (visit www.fema.gov/news/disasters.fema on the web)
- An area that the Secretary of the Department of Health and Human Services (DHHS) has declared a public health emergency (visit www.dhhs.gov on the web)

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 and/or out-of-network rules.
- 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 pharmacy for a replacement supply. You should be able to find a network pharmacy nearby. If you can't reasonably get to a network pharmacy, the plan's rules should allow you to get replacement prescription drugs at an out-of-network pharmacy. Keep in mind that you may pay more 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.
- After you buy your prescriptions, save your receipts so that you can ask your prescription drug plan to give you a refund for the drugs 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 additional (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.

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.