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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). Medicare rules for your medical care may change for a short time.

Your area may be affected if one of these has happened:

- **The President has declared it an emergency or disaster.** Visit the Federal Emergency Management Agency at [FEMA.gov](https://www.fema.gov), or call 1-800-621-FEMA (1-800-621-3362) to see if your area is affected. TTY users can 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](https://www.phe.gov), or call 1-800-MEDICARE (1-800-633-4227) to find out if your area is affected. TTY users can call 1-877-486-2048.

Seeing doctors or other providers

If you have Original Medicare, you may always see any doctor who accepts Medicare. This is true even if you have to leave your city or state.

Seeing doctors or other providers (continued)

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 if there are temporary changes to its rules when services get disrupted during an emergency or disaster.

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

- Your health plan will 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 your health care need isn't an emergency. If you have problems using an out-of-network provider, contact your plan for help.
- Your health plan won't require you to follow 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 will apply the in-network rate during the emergency or disaster period. 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.

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

Getting your prescription drugs

If you have a Medicare drug plan and you live in an area that's been declared an emergency or disaster:

- **If you can't go to your usual network pharmacy to replace your prescription drugs**, contact your Medicare drug plan to find another network pharmacy nearby.
- **If you had to evacuate without your prescription drugs, or your prescription drugs have been damaged or lost because of the emergency or disaster**, contact your Medicare drug plan.
- **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.

Getting your prescription drugs (continued)

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 can 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.

Getting 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.

Enrolling in a Medicare health plan or prescription drug coverage

If you live in an area affected by an emergency or disaster, you may have a Special Enrollment Period to join, switch, or drop your Medicare Advantage Plan and/or Medicare prescription drug coverage if the emergency or disaster prevented you from making an election during another qualifying election period.

To find out if you live in an area affected by an emergency or disaster, visit the Federal Emergency Management Agency (FEMA) website at [FEMA.gov/disasters](https://www.fema.gov/disasters). This website shows which areas are eligible for individual and/or public assistance because of an emergency or major disaster.

To make enrollment changes, call the plan or 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048. To be eligible for this Special Enrollment Period, try to have paperwork that shows that you live in an affected area (like a driver's license, utility bills, etc.). If you can't show proof, the plan must accept your word that you live in an affected area.

Paying the premium for your Medicare Advantage Plan, other Medicare health plan, or Medicare Prescription Drug Plan

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.

To keep from getting disenrolled for not paying your premium on time, contact your plan to find out how to pay your premiums.

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 your plan about getting your coverage back.

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 can 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 it will make in 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.

Call 1-800-MEDICARE (1-800-633-4227) to get your ESRD Network's contact information. TTY users can call 1-877-486-2048.

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 it will make 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.

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 calling 1-800-MEDICARE. You can also sign in to your MyMedicare.gov account to print an official copy of your Medicare card. If you don't have an account, visit MyMedicare.gov to create one.

Also, contact Social Security if you temporarily or permanently change your address. Visit Social Security online at [socialsecurity.gov](https://www.socialsecurity.gov), or by calling 1-800-772-1213. TTY users can call 1-800-325-0778.

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.

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 most cases, Medicare will cover the cost to repair or replace your equipment or supplies, but only when you get them from a Medicare-enrolled supplier.
- Generally, Medicare will also cover the cost of rentals for items (like wheelchairs) during the time your equipment is being repaired.

Call 1-800-MEDICARE (1-800-633-4227) to get more information about how to replace your equipment or supplies, or to get help finding a Medicare-enrolled supplier. TTY users can call 1-877-486-2048.

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.

Paying your premiums when Medicare bills you directly

If Medicare bills you directly for your Medicare Part A (Hospital Insurance), Medicare Part B (Medical Insurance), and/or Part D (Prescription Drug Plan) Income Related Monthly Adjustment Amounts (IRMAA) premiums, but you haven't received your Medicare Premium Bill (CMS-500), you can mail your payment to:

Centers for Medicare & Medicaid Services
Medicare Premium Collection Center
P.O. Box 790355
St. Louis, MO 63179-0355

Make your check payable to "CMS Medicare Insurance," and write your full name and Medicare Number on your check or money order.

If you have access to the Internet and your bank offers an online bill payment service, you can use this option to pay your Medicare premiums. Contact your bank to set up this service. Make sure your full name and Medicare Number appear on your electronic payment.

If you have questions about how much you owe, contact 1-800-MEDICARE for help.

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 (1-800-633-4227). TTY users can call 1-877-486-2048.
- **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.

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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