



Getting care during a disaster

If you live in an area that's been declared an emergency or disaster, we're here to help. Your usual Medicare medical and Part D drug coverage may change for a short time.

Affected areas are ones where:

- The president has declared an emergency or major disaster
- A governor has declared an emergency or disaster
- The secretary of health and human services has declared a public health emergency

In addition to living in an affected area, there must be circumstances that could reasonably result in disruption of access to your coverage.

If you're impacted during the specified time we'll:

- Cover plan benefits from non-contracted providers and facilities at in-network cost sharing amounts
- Waive any prior authorization requirements
- Waive the 30-day notification requirement for changes that benefit you

Part D drug coverage

If you're impacted during the specified time we'll:

- Cover drugs filled at an out-of-network pharmacy only when you're not able to use a network pharmacy. To help you, we have network pharmacies outside of our service area where you can get your medicine filled. We can help you find a network pharmacy. If you can't get to a network pharmacy, you may have to pay the full cost of the drug. To get a refund, contact us on how to submit a paper claim.
- Remove "refill-too-soon" edits so you can replace your prescription drugs

If you won't be able to return home for a long time, you may request the maximum extended day supply.

Paying your premium

During a disaster you're still responsible for paying your premium on time each month. To make sure you make timely payments ask us about:

- Signing up for premium withholding from your Social Security check
- Paying by electronic funds transfer through your bank

If there's an emergency and you don't pay your premium on time you could be disenrolled. If this happens, you can ask us to reconsider the decision and get your coverage back. To learn more, contact Member Services.