

Getting care in a disaster or emergency

Rules for getting health care may change for a short time if one of these happens in your area:

- The President declares an emergency or disaster. Visit [Federal Emergency Management Agency \(FEMA\)](#) or call 1-800-621-FEMA (1-800-621-3362) for a list of impacted areas. TTY users can call 1-800-462-7585.
- The Secretary of the

Department of Health and Human Service (HHS)

declares a public health emergency. Visit [Public Health Emergency](#) or call 1-800-MEDICARE (1-800-633-4227) for a list of impacted areas.

- A governor declares an emergency or disaster. Visit your state government's official website to find out if your area is affected.

What do you need help with?

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.

Can I go to any provider during an emergency or disaster if I have a Medicare Advantage Plan (Part C) or other Medicare health plan?

Getting your prescription drugs

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

- Finding another in-network pharmacy nearby. An in-network pharmacy is a pharmacy that agrees to provide members of certain Medicare plans with services and supplies at a discounted price. In some Medicare plans, your prescriptions are only covered if you get them filled at in-network pharmacies.
- 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.

- Allow you to order 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 Medicare 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 Advantage Plan or other Medicare health plan 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 if they will refund you for your costs. (Note: You won't get a refund for the out-of-network cost-sharing amount.) Ask your plan how to submit your claim.

Additional (extended-day) supplies

If you think you won't return home for a long time, you may want to get a 60- to 90-day supply of your prescription drugs. Ask your plan if it offers 60- to 90-day supplies and which pharmacies you can use to get them.

For more information on getting prescription drugs during an emergency or disaster, contact your Medicare drug plan.

How can I find contact information for my Medicare drug plan?

Generally, you can find your plan's contact information on your plan membership card. Or, you can [search for your plan's contact information](#).

You can also call us at 1-800-MEDICARE.

Getting dialysis treatments

Getting chemotherapy or other cancer treatments

Replacing lost or damaged durable medical equipment or supplies

Paying your premium

If you have a Medicare Advantage Plan (Part C), other Medicare health plan, or a Medicare drug plan (Part D), you're still responsible for paying your premium on time even in an emergency or disaster. If you don't pay timely, your plan might disenroll you. What if my plan disenrolls me?

To make sure your premiums are paid on time, you can ask your plan to withhold your premium from your Social Security check. You may also be able to pay through an online bill payment service or electronic funds transfer. Contact your plan to find out your premium payment options. You can usually find your plan's contact information on your plan membership card. You can also call us at 1-800-MEDICARE (1-800-633-4227).

Replacing a lost or damaged card

If you lost or damaged your cards:

- If you have

Original Medicare

, [log into \(or create\) your secure Medicare account](#) to print or order an official copy of your Medicare card.

- Contact your Medicare drug or

Medicare Advantage Plan (Part C)

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.