Your Medical Care & Prescription Drugs in a Disaster or Emergency Area

What is considered to be an emergency or disaster area?
If you live in an area that has been declared an emergency or disaster, your medical care may change temporarily. Affected areas are ones where one of the following has happened:

- **The President has declared it an emergency or disaster; or**
  - Visit the Federal Emergency Management Agency (FEMA) online, at [FEMA.gov](http://FEMA.gov), or call 1-800-621-FEMA (1-800-621-3362) to see if your area is affected. TTY users should call 1-800-462-7585.

- **A Governor has declared it an emergency or disaster; or**
  - 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](http://PHE.gov), or call 1- 800-MEDICARE (1-800-633-4227) to find out if your area is affected. TTY users should call 1- 877-486-2048.

How will CHP ensure access to my benefits during an emergency or disaster?
Capital Health Plan (CHP) will ensure access to your benefits through the following:

- We will allow you to get care from other health care providers at Medicare-certified facilities, even if they aren’t in our network and your health care need isn’t an emergency. If you have problems using an out-of-network provider, contact CHP for help;

- We won’t require you to follow our prior authorization or referral rules for out-of-network services;

- Cost-sharing will be the same as if the service or benefit had been furnished at a plan contracted facility; and

- Changes required by any emergency declaration will be effective immediately, without the 30 day notification requirement.

How can I see a doctor?
If emergent or urgent care is needed during this time, you should go to the nearest emergency room or urgent care facility that can meet your needs. In emergency situations so designated by the Department of Health and Human Services, normal prior authorization and out-of-network requirements will be waived.

Inform the doctor or facility staff that you are a CHP member, and provide them with your CHP ID card if you have it. Once our phone system is operational again, the doctor/facility can confirm coverage, benefit information, and receive claim payment information by calling CHP’s Network Services at 850-523-7361.
How can I receive my prescription drugs?
Medications will continue to fill at any of the 50,000 pharmacies nationwide in our pharmacy network. For a list of pharmacies, please visit https://www.myprime.com/.

During the declared disaster, our “refill-too-soon” limitations will be lifted so that you may fill any needed medications that were lost or damaged during the disaster.

If the pharmacy has any trouble filling your medications during this time, the pharmacist should be directed to call the PRIME Pharmacy Technical Help Desk at 1-800-821-4795 or 1-866-469-5662 (Non-Medicare members) and 1-866-590-3010 (Medicare members), 24 hours/day, 7 days/week. Please keep any receipts for any medical services or prescription medications that you have to pay for out of pocket during this time and CHP will review reimbursing you appropriately after the disaster has subsided.

How can I receive dialysis treatment?
If you have End-Stage Renal Disease (ESRD) please contact your service provider or CHP Member Services can help you:
• Get your dialysis treatment(s); and
• Find out who to contact for your supplies, drugs, transportation to dialysis services, and emergency financial assistance if you need it.

If you have a Medicare Advantage (HMO) Plan and have ESRD, contact your plan first to see if it temporarily changes its rules 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.

How can I receive chemotherapy or other cancer treatments?
If you have a Medicare Advantage (HMO) Plan or other Medicare health plan, contact your plan to see if it temporarily changes its rules in an emergency or disaster.

What happens if I cannot pay my plan premium?
If you pay your premium directly to Capital Health Plan each month, you are still responsible for paying your premium on time each month. You are required to pay your premiums on time unless the plan sends out information telling you otherwise.

To make sure you are still making timely payments on your monthly premiums during an emergency or disaster, ask your plan about signing up for premium withholding from your Social Security check or paying the plan by electronic funds transfer through your bank.

If you are disenrolled for not paying your monthly premiums and you did not pay on time because of the emergency or disaster, you may be able to ask Capital Health Plan to reconsider the decision and get your coverage back. Contact CHP Member Services for more information.

How can I replace my CHP ID card?
Contact CHP Member Services.
Capital Health Plan Advantage Plus (HMO), Preferred Advantage (HMO) and Retiree Advantage (HMO) are HMO plans with a Medicare contract. Enrollment in Capital Health Plan Advantage Plus, Preferred Advantage and Retiree Advantage depends on contract renewal.

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums and/or copayments/coinsurance may change on January 1 of each year. The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary. You must continue to pay your Medicare Part B premium.

Capital Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.
