

Medicare Disaster Policy

Elite Health Plan has established a Disaster and Emergency Declaration policy in accordance with state and federal laws and related regulations.

In the event of a Presidential emergency declaration, a Presidential (major) disaster declaration, a declaration of emergency or disaster by a Governor, or an announcement of a public health emergency by the Secretary of Health and Human Services, or prior to the issuance of, an 1135 waiver by the Secretary, the Elite Health Plan will:

For any medical emergency please contact 911

Learn about the Medicare policy for health coverage during disasters.

Elite Health Plan will ensure health plan benefit coverage and will lift the “refill-too-soon” edits on Part D drugs during a disaster. “Disasters” include a:

- Presidential emergency declaration
- Declaration of emergency or disaster by a Governor
- Presidential (major) disaster declaration
- Public health emergency announcement by the Secretary of Health and Human Services

You'll have access to your benefits for 30-days after whichever of the following occurs first:

1. The disaster or emergency is declared over by all sources that made the initial disaster or emergency declaration.
2. No end date was identified and all applicable emergencies or disasters declared for the area have ended, either through an expiration of the declaration or any renewal of such declaration.
3. Health care access is no longer disrupted.

If you lost your plan membership card and do not know your plan's phone number, call 800-MEDICARE (800-633-4227) to get your plan's contact information. TTY users can call 877-486-2048.

Medicare Advantage Plans

- During a qualified disaster or emergency, Medicare Advantage members have access to: Coverage of Medicare Parts A, B, and Supplemental plan benefits will be supplied at non-contracted facilities. (Note: that Part A/B benefits must, per 42 CFR §422.204(b)(3), be furnished at Medicare certified facilities);

- Waiver of applicable requirements for gatekeeper referrals.
- Members will get the same cost sharing at non-contracted facilities as they would at plan-contracted facilities.
- DME/supplies – Pay for replacement of medical equipment or supplies if needed.
- Effectuation of the benefit changes that help the member will be effective right away without the 30-day notice requirement.
- We will consider exceptions when required policy, contract, or other rules are not met as a result of this disaster, such as when a customer is displaced from their home and is not able to get non-emergency health care from a network health care provider.

In the event that our health plan cannot resume normal operations by the end of the public health emergency or state of disaster, we will notify the Centers for Medicare & Medicaid Services (CMS).

Medicare Part D Prescription Drug Plans

Elite Health Plan will decide as to how the “refill-too-soon” edits are lifted during a disaster or emergency, as long as access to Part D drugs is given at the point-of-sale. Elite Health Plan will continue to lift these edits until the end of a public health emergency, or the end of a declared disaster or emergency. In the case of a public health emergency, it ends when the emergency no longer exists or at the end of the 90-calendar-day period starting from the initial declaration, whichever occurs first.

If you are not able to go to your usual network pharmacy to replace your prescription drugs, or if you had to leave your home without your drugs, or your drugs have been damaged or lost because of the emergency or disaster, then contact us at [888-807-5705](tel:888-807-5705) (TTY/TDD: [711](tel:711)) for help.

Contact Elite Health Plan at [888-807-5705](tel:888-807-5705) (TTY/TDD: [711](tel:711)) to find an in-network pharmacy or to arrange for a supply of your medications at out-of-network pharmacies, if necessary. Keep all receipts if you must pay full cost upfront.

You will 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 Elite Health Plan at [888-807-5705](tel:888-807-5705) (TTY/TDD: [711](tel:711)).

You will need to tell the new pharmacy the name of your regular pharmacy and the drugs you need refilled.

If you can not reasonably get to a network pharmacy, you may be able to use an out-of-network pharmacy to fill your prescriptions. You may pay more for drugs you get at an out-of-network pharmacy.

For major disasters or emergencies, Elite Health Plan will:

- Designate that the emergency/disaster policy begins with declaration of federal/local determination.
- Pay attention to the closure of disaster or emergency incident periods listed on the Federal Emergency Management Agency (FEMA) website. If after 30-calendar-days from the initial declaration the incident period has not officially closed, Elite Health Plan is not required to extend the implementation of the “refill-too-soon” edits but may consider an extension. Elite Health Plan will work with members who inform us they are still impacted by the disaster or emergency.
- Make sure members have access to covered Part D drugs dispensed at out-of-network pharmacies if it is not reasonable for members to get covered Part D drugs at a network pharmacy, and when such access is not routine.
- Allow affected members to get the maximum extended day supply (up to the plan’s maximum benefit for the stated drug benefit tier) if requested and available at the time of refill.

Transportation:

There may be long waits for members calling for transportation services, including emergency transportation, in some areas that may be affected by a disaster. If you need transportation and it is not an emergency, please call back at a later date. This will ensure we can help people who are in need right away. If you are experiencing a medical emergency, please contact 911.

Over the Counter (OTC) Orders:

Due to a disaster, there may be delays in receiving your orders.

Where can I find more information on emergency or disaster declarations?

If the President has declared an emergency or disaster, please visit the [Federal Emergency Management Agency](#) (FEMA) webpage or call [800-621-FEMA \(800-621-3362\)](#) to see if your area is affected. TTY users should call [800-958-1129](#) (TTY/TDD: [711](#)).

If a Governor has declared an emergency or disaster, please visit your state government's official website to find out if your area is affected.

If the Secretary of the Department of Health and Human Services (HHS) has declared a public health emergency, please visit the [HHS Public Health Emergency website](#), or call [800-MEDICARE](#) to find out if your area is affected.