

Health Care and Insurance in a Disaster or State of Emergency

In the event of a natural disaster, declared state of emergency, or a Public Safety Power Shutoff (PSPS) event, your healthcare rights and insurance may be affected. Here is some information that you should know:

Health Care Eligibility, Coverage, and Changes

- **Apply for Medi-Cal:** Following a natural disaster, many disaster survivors may be able to get faster decisions on applications. To apply, call (800) 300-1506 or go to CoveredCA.com. You can also apply at your local county welfare office: dhcs.ca.gov/COL
- **Medi-Cal has special rules to help people after disasters:**
 - o You can turn in a sworn statement if you can't find your insurance documents.
 - o You can give your signature by phone.
 - o Most disaster aid, income, and insurance payments are not counted towards other program income rules.
 - o You can keep your Medi-Cal during and after disasters even if you do not have the documents the county needs.
 - o The state will suspend collection of most Medi-Cal monthly premiums.
 - o County welfare offices must help you join or stay in Medi-Cal during and after disasters without delay.
- **Medicare Advantage and Covered California plans:** These plans give survivors Special Enrollment Periods to change their plans for at least 60 days after a disaster state of emergency. If you have health insurance through **Covered California**, you can get even more time to apply if you moved or lost your job or health insurance. You tell them when you apply.
- **Medi-Cal health plans:** For faster requests to start or stop insurance, contact the DHCS Medi-Cal Managed Care Division Ombudsman at (888) 452-8609. Survivors who move after a disaster can ask to move their service to their new county if their permanent residence has changed.

Physician & Specialist Care

- **Emergency care:** Federal law stops hospitals from turning away people needing emergency medical care—even if they don't have insurance.
- California law makes most health plans give members access to “medically necessary” health care services, such as out-of-network care and urgent care within 48-96 hours.
- **Medicare Advantage plans:** Members can get out-of-network care, do not need prior authorization, will get lower co-payments and out-of-pocket costs.

Prescription Drugs & Medical Supplies

- Find open pharmacies at: healthcareready.org/rxopen
- **Medi-Cal** members may be able to get a 72-hour refill for prescription drugs when a Federal emergency is declared and may get a 100-day supply of most prescription drugs before disasters. After disasters and power shutoffs, pharmacies must give the full amount needed immediately.
- **Medicare** Part D Plans must lift some limits for prescription drug benefits and allow out-of-network access when drugs are unavailable from network pharmacies.
- **Uninsured** survivors can get prescription drugs and supplies via the Emergency Prescription Assistance Program. To find pharmacies in this program, call (855) 793-7470 or visit go.usa.gov/xPUGC

FEMA Assistance

- FEMA Other Needs Assistance (ONA) gives money for “necessary expenses and serious needs” caused by a disaster, such as medical costs not covered by primary health insurance.
- Apply for FEMA ONA at (800) 621-3362 or disasterassistance.gov
- FEMA “Critical Needs Assistance” may give a one-time \$500 payment to buy “life-saving and life-sustaining items.”

Neighborhood Legal Services of Los Angeles County

13327 Van Nuys Blvd., Pacoima, CA 91331

General Legal Assistance: (800) 433-6251

Disaster Relief Hotline: (800) 870-0732