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](http://CoveredCA.com). You can also apply at your local county welfare office: [dhcs.ca.gov/COL](http://dhcs.ca.gov/COL)

• **Medi-Cal has special rules to help people after disasters:**
  - You can turn in a sworn statement if you can’t find your insurance documents.
  - You can give your signature by phone.
  - Most disaster aid, income, and insurance payments are not counted towards other program income rules.
  - You can keep your Medi-Cal during and after disasters even if you do not have the documents the county needs.
  - The state will suspend collection of most Medi-Cal monthly premiums.
  - 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](http://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](http://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](http://disasterassistance.gov)
- FEMA “Critical Needs Assistance” may give a one-time $500 payment to buy “life-saving and life-sustaining items.”