

Getting care during a disaster

If you live in an area that's been declared an emergency or disaster affected area, we're here to help. Your usual Medicare medical and Part D drug coverage may change for a short time.

Affected areas are defined as areas where:

- The President has declared an emergency or disaster
- A Governor has declared an emergency or disaster
- The Secretary of Health and Human Services has declared a public health emergency

In addition to living in an affected area, there must be circumstances that could reasonably result in disruption of access to your coverage. If you're impacted during the emergency or disaster, we will:

- Cover plan benefits from non-contracted providers and facilities at in-network cost sharing amounts
- Waive any prior authorization and referral requirements
- Waive the 30-day notification requirement for changes that benefit you

For plans with Part D drug coverage

If you're impacted during the emergency or disaster, we will:

- Cover drugs filled at an out-of-network pharmacy only when you're not able to use a network
 pharmacy. To help you, we have network pharmacies outside of our service area where you can get
 your medicine filled. We can help you find a network pharmacy. If you can't get to a network
 pharmacy, you may have to pay the full cost of the drug. To learn how to get a refund, go to
 healthpartners.com or contact us at the Member Services number on your HealthPartners member
 ID card.
- Remove "refill-too-soon" edits so you can replace your prescription drugs. If you won't be able to return home for a long time, you may request the maximum extended day supply.

Paying your premium

During a disaster you're still responsible for paying your premium on time each month. To make sure you make timely payments, ask us about:

- Signing up for premium withholding from your Social Security check
- Paying by electronic funds transfer through your bank

If there's an emergency and you don't pay your premium on time, you could be disenrolled. If this happens, you can ask us to reconsider the decision and get your coverage back. To learn more, contact Member Services at the number on your HealthPartners member ID card.

When disaster support ends

HealthPartners will offer you this support for 30 days after whichever situation occurs earlier: all sources that declared the disaster or emergency that include your service area declare an end (including any renewals of the declaration), or there is no longer an interruption or interference in your area that prevents you from accessing contracted providers.

HealthPartners is a health plan that contracts with both Medicare and the Minnesota Medical Assistance (Medicaid) program to provide benefits of both programs to enrollees. Enrollment in HealthPartners depends on contract renewal.