

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 & Changes

Lost Medi-Cal Card

If you are already a Medi-Cal beneficiary but lost your Medi-Cal card, you can use your social security number and date of birth to access health services.

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](https://www.CoveredCA.com). You can also apply at your local welfare office: dhcs.ca.gov/COL
- Medi-Cal is only based on your household income. You can get all Medi-Cal covered services if your income qualifies you for benefits.
- Immigrant Eligibility: People are eligible regardless of their immigration status. If you use Medi-Cal for yourself or your children, this will not affect your immigration status or ability to get your green card.
- Medi-Cal has special rules to help people after disasters:
 - You can keep your Medi-Cal during and after disasters even if you don't have documentation
 - For applications and renewals, you can turn in a sworn statement if you can't find your insurance documents.
- You can sign your application or renewal by phone: (866) 613-3777.
- Most disaster aid, income, and insurance payments are not counted towards other program income rules.
- County welfare offices must help you join or stay in Medi-Cal during and after disasters without delay.
- 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.
- Both Medicare and Covered California plans give survivors Special Enrollment Periods to change their plans for at least 60 days after a disaster state of emergency.
- The Covered California Special Enrollment Period for the Los Angeles area fires (affecting Los Angeles and Ventura counties) ends on March 8, 2025. 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 that you lost your job or you moved or that you lost your health insurance



General hotline: (800) 433-6251



Health hotline: (800) 896-3202



Apply online: nlsla.org

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, and will get lower co-payments and out-of-pocket costs.

Prescription Drugs and Medical Supplies

- Medical Beneficiaries can get medications at any pharmacy enrolled in Medi-Cal.
- Find open pharmacies: healthcareready.org/rxopen
 - If you can't get to your regular pharmacy, you can go to another and ask them to transfer your prescription.
 - All insurance providers have been ordered to suspend prescription refill limits for necessary medications for affected individuals.
- 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.
 - For beneficiaries who have, for instance, lost their drugs, Medicare would expect all “refill too soon edits” to be removed.

- Medicare will permit people with Medicare who have lost or realized damage to their durable medical equipment, prosthetics, orthotics, and supplies as a result of the wildfires to receive replacements of such items and services. Contact 1-800-633-4227 for assistance.
- Medicare Part D Plans are required to reimburse beneficiaries up to their usual plan allowance for any payments enrollees make to out-of-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 “Serious Needs Assistance” (SNA) may give a one-time payment up to \$770 to buy emergency, essential supplies (e.g., medications, first-aid)
- Contact FEMA online at disasterassistance.gov or by phone: (800) 621-3362 (Available 7:00am to 10:00pm)



General hotline: (800) 433-6251



Health hotline: (800) 896-3202



Apply online: nlsla.org