

What to Do During a Disaster

If the President, Governor, your county, your city or the Secretary of Health and Human Services declares an emergency, (major) disaster or a public health emergency, FirstCarolinaCare Insurance Company ensures our Medicare Advantage members in the affected geographic areas can get the benefits and medical care they need by doing the following.

- Covering Medicare Parts A and B services and supplemental Part C benefits at non-contracted (out-of-network) facilities.
- Waiving gatekeeper prior authorization requirements, where applicable, for out-of-network care.
- Providing the same cost-sharing benefits as if the service had been furnished in-network.
- Ensuring changes that help members will be effective right away, without the typically-required notice.
- Allowing you to get up to a 90-day drug supply in one fill unless quantities are more limited for safety reasons.
- Removing drug limitations such as “refill-too-soon” rejections that prevent members from obtaining necessary medications.

FirstCarolinaCare Insurance Company will consider exceptions when required policy, contract or other rules are not met as a result of the disaster, such as when a member is displaced from their home and is not able to get non-emergency health care from a contracted (in-network) health care provider.

A disaster ends when any of the following occur.

- The source that declared the disaster declares an end.
- In the case of a public health emergency, when the emergency no longer exists or at the end of the 90-day period starting from the initial declaration, whichever occurs first.
- The Centers for Medicare & Medicaid Services (CMS) declares an end of the disaster.
- Thirty days have passed since the declaration of the disaster, and no end date was identified.

If FirstCarolinaCare Insurance Company is also affected by the disaster and cannot resume normal operations within 30 days, we are required to notify CMS