

Getting Care During A Disaster

If the Governor of your state, the U.S. Secretary of Health and Human Services, or the President of the United States declares a state of disaster or emergency in your geographic area, you are still entitled to care from your plan.

Generally, during a disaster, your plan will allow you to obtain care from out-of-network providers at in-network cost-sharing. For example, if you cannot use a network pharmacy during a disaster, you may be able to fill your prescription drugs at an out-of-network pharmacy. In this situation, you will have to pay the full cost (rather than paying just your copayment or cost share) when you fill your prescription. You can ask us to reimburse you for our share of the cost by submitting a claim form.

Important Note: We cannot pay for any prescriptions that are filled by pharmacies outside the United States (including in Canada), even for a medical emergency.

Again, if during a declared state of disaster or emergency in your area you must use an out-of-network pharmacy, you will generally have to pay the full cost (rather than your normal share of the cost) at the time you fill your prescription. You can ask us to reimburse you for our share of the cost.

Send us your request for payment, along with your bill and documentation of any payment you have made. It's a good idea to make a copy of your bill and receipts for your records.

To make sure you are giving us all the information we need to make a decision, you can fill out our claim form to make your request for payment.

- You don't have to use the form, but it will help us process the information faster.

- Call Member Services HMO: 1-844-918-0114, PPO: 1-844-915-0234 (TTY: 711) October 1 – March 31: Monday – Sunday, 8 a.m. – 8 p.m. April 1 – September 30: Monday – Friday, 8 a.m. – 8 p.m., and ask for the form.

Mail your request for payment together with any bills or receipts to us at this address:

Mass Advantage
PO Box 830059
Birmingham AL 35283

You may also call our plan to request payment. **You must submit your claim to us within one year** of the date you received the service, item, or drug.

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If you don't know what you should have paid, or you receive bills and you don't know what to do about those bills, we can help. You can also call if you want to give us more information about a request for payment you have already sent to us.