



Hurricane Health insurance Preparedness

It's hurricane season, and you know that this year, you're going to be fully prepared. You've got an emergency evacuation plan, a surplus of nonperishable food and bottled water, and everything is catalogued and accounted for. But many people neglect a vital step in their emergency planning—reviewing their health coverage.

You or your loved ones could become injured or ill as the result of a disaster, or have to flee your home, putting you out of contact with your regular doctors and pharmacists. To make sure you get the care and coverage you need, follow these steps before, during, and after storms.

Before severe weather strikes:

- Review your health insurance policy to become familiar with what you should do in the event of an emergency.
- Identify your network hospital. Find out from your provider what coverage your plan provides when you are displaced and need medical care outside of your area.
- Identify the pharmacy you are most likely to use and have their contact information on hand.
- Collect an emergency supply of items like eyeglasses, contact lenses, hearing aid batteries, dentures and any over the counter medicines you may need. Pack a general first aid kit to take with you in case of an evacuation.
- If you have anyone with special needs in your family, plan ahead of time where you will evacuate in case of an emergency. If necessary, locate a special needs shelter and make sure one family member is able to go with and stay with that individual through the emergency.

When a storm is approaching:

- Find out about filling prescriptions in the event you are displaced and try to have at least a one-month supply of medication on hand. You will need to contact your insurer, not your pharmacy, to find out if you can fill a prescription early.
- If you have online accounts for your insurance policy and pharmacy, keep a hard copy of your log-in and password information on hand so you can be able to access it from anywhere.
- Find out if your doctor will give you a written prescription for any important medications you may need to fill away from home such as insulin or heart medications.
- Keep your prescriptions in their original containers and make sure they are properly stored in case some need refrigeration.
- Keep any important health related documents in a waterproof protector such as copies of prescriptions, unfilled prescriptions, prescription cards, health insurance cards and policy information.

- Have the name and contact information for an emergency contact, next of kin, and any medical provider who is currently treating you, where it could be easily located by others in the event you cannot provide that information.
- Anyone who is dependent on life supporting devices such as oxygen or dialysis must evacuate. Have the name and phone number of your medical supply company on hand and, if possible, make arrangements with them ahead of time to assure you have adequate supplies.
- If someone is on dialysis, locate dialysis centers in other parts of Louisiana or nearby states and have your records sent to that center and make arrangements to stay in that area.

After the storm:

- If you have a Flexible Spending Account (FSA), remember to save any medical or prescription receipts to submit to your insurance company for reimbursement.
- Let your health insurance company know if you will be away from home for a period of time and provide them with your temporary address and contact information.
- Contact your insurance company or go to their webpage to see a list of preferred hospitals and medical providers in the area you are staying.
- If you are in need of a hospital, check with your provider to make sure they have admitting privileges.