

Obtaining Care During a Disaster – Physicians Choice Medical Group

If you need health care during a disaster and you cannot access an in-network provider, you may obtain care from an out-of-network provider. Physicians Choice Medical Group Medicare Advantage Plans will cover services rendered by out-of-network providers during a disaster at in-network costs. This coverage is available regardless of the type of plan you are enrolled in. You do not need prior approval from Physicians Choice Medical Group Medicare Advantage Plans to receive care during a disaster.

If you have prescription coverage, Physicians Choice Medical Group Medicare Advantage Plans will also cover, at in-network cost, any prescriptions that you fill at an out-of-network pharmacy during a disaster.

A disaster is an event that occurs in a specific geographic location. An event qualifies as a disaster if:

- The President of the United States declares the event to be an emergency or disaster under the National Emergencies Act or the Stafford Act
- The Secretary of the Department of Health and Human Services declares it to be a public health emergency under the Public Health Service Act
- The Governor declares it to be an emergency or disaster

If you aren't sure of the status of a disaster, please visit <https://www.fema.gov/disasters>.

Your health care provider will need to bill Physicians Choice Medical Group Medicare Advantage Plans for any care you receive during the disaster. They must do this regardless of the status of their contract with Physicians Choice Medical Group Medicare Advantage Plans.

Depending on the severity of the event, there may be a delay in the time it takes to process your claims. If a delay occurs, you will be notified by mail.

If you have questions or concerns, please call Physicians Choice Medical Group Medicare Advantage Plans customer service at (888) 560-8799 or TTY: 711. Someone is available to take your call between 9am and 5pm, Monday through Friday (Pacific Time).

The pharmacy network and provider network may change at any time. You will receive notice when necessary.