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I live in an area that was declared an "emergency area" by the Federal government - Need to see a Doctor**Question**

I live in an area that was declared an "emergency area" by the Federal government and I need to go to the doctor, but I'm in a Medicare plan that has restrictions on the doctors I can see. What should I do?

Answer

You have special rights to get care from out-of-network doctors or other providers during the emergency if you live or see providers in an area that the President has declared a major disaster (see <http://www.fema.gov/news/disasters.fema>) or the Secretary of the Department of Health and Human Services (DHHS) has declared a public health emergency (see <http://www.dhhs.gov/>).

- You can see any doctor that accepts Medicare patients, even if your health care need isn't an emergency. If you have problems using an out-of-network doctor or provider, contact your plan for assistance.
- If you are in a Medicare Advantage plan (such as an HMO or PPO), you will not have to meet your plan's prior authorization and/or out-of-network rules.
- If you usually pay more for out-of-network or out-of-area care, you will only have to pay the in-network rate during the emergency period. In some instances you may have to ask for reimbursement from your plan for out-of-area or out-of-network services received.

If you have questions or want more information about getting care from doctors or other providers during the emergency, contact your plan or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. 1-800-MEDICARE can also give you your plan's contact information if you need it.