

BlueCross Medicare Advantage Disaster and Emergency Policy

WHAT YOU NEED TO KNOW

Access to Benefits During a Disaster or Emergency

When a disaster or emergency is declared in your area and access to healthcare is disrupted, BlueCross BlueShield of South Carolina will:

- Cover Medicare Parts A and B services, as well as supplemental Part C plan benefits, provided at non-contracted facilities.
- Waive referral requirements, where applicable.
- Apply the same cost-sharing for services rendered at out-of-network facilities as for in-network facilities.
- Implement immediate changes that benefit you, without the usual 30-day notice.

Who Can Declare a Disaster or Public Health Emergency?

According to the Centers for Medicare and Medicaid Services (CMS), a disaster declaration can be made by:

- The President, under either:
 - The Stafford Act
 - The National Emergencies Act
- A Secretary's declaration of a public health emergency under Section 319 of the Public Health Service Act.
- The governor of your state or territory, declaring an emergency or disaster.

When Does a Disaster or Public Health Emergency End?

A disaster or public health emergency officially ends 30 days after any of the following occurs, whichever comes first:

- The entity that declared the disaster or emergency states that it has ended.
- No end date was identified, and all applicable emergencies or disasters declared have concluded, either by expiration or renewal of the declaration.
- There is no longer a disruption in access to healthcare services.