

Medicare Emergency and Disaster Policy

Getting Care During a Disaster or Emergency

Zing Health is here to support you in the event health care is disrupted during a disaster or emergency. We follow all the Center of Medicare and Medicaid Services (CMS) requirements.

What is Disruption of Access to Health Care?

A disruption of access to health care is an interruption or interference in the service area such that enrollees do not have the ability to access contracted providers or contracted providers do not have the ability to provide needed services to enrollees, resulting in MA plans failing to meet the normal prevailing patterns of community health care delivery in the service area.

What is a Declared Disaster?

A disaster may be declared by the state or federal government in one of these ways:

- The President declares an emergency or disaster under the Stafford Act or National Emergencies Act.
- The Secretary of the Department of Health and Human Service (HHS) declares a public health emergency.
- A governor in the state in which you live declares an emergency or disaster.

Getting Care in a Disaster or Emergency

When a disaster or emergency is declared and access to care is disrupted:

- Zing Health will cover benefits furnished to you by out-of-network providers.
- You will not need a referral or prior authorization to obtain the care.
- You will have the same cost-sharing as if the benefit was furnished by an in-network provider.
- You can refill prescriptions early, if needed.

End of the Special Requirements for the Disaster or Emergency

When the disaster has ended, it will be declared in one of these ways:

- The state or federal government declared the public health emergency or state of disaster declared it is over.
- The Center for Medicare and Medicaid Services (CMS) declares an end to the public health emergency or state of disaster.
- If thirty (30) days have passed since the declaration of the public health emergency or state of disaster, and no end date was identified by the original source of CMS, it will be considered the end of the disaster.

If you have any questions,
please contact:

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Zing Health Member Services
866-946-4458 (TTY: 711)

8 a.m. to 8 p.m. Monday through Friday (April 1 – September 30)
8 a.m. to 8 p.m. 7 days a week (from October 1 – March 31)