

Call Simpra Advantage for help finding the care you need in a disaster event.

Call Simpra Member Services for help locating available network providers during disasters or emergency events:

1-844-637-4770, TTY/TDD 1-833-312-0044

▶ **You may use out-of-network providers if network providers are unavailable.**

About out-of-network providers:

- Out-of-network providers are obligated to treat you in emergency situations.
- Ask providers to confirm that they are eligible to participate in Medicare before receiving services. If a provider does not participate in Medicare, services will not be covered, and you may be billed for the full cost.
- In emergency situations, referrals and prior authorizations are NOT required. You may ask a provider for a pre-visit coverage decision to confirm that services you will receive are covered and medically necessary.
- Ask providers to bill the plan before billing you.
- If an out-of-network provider sends you a bill that you think Simpra should pay, you can send it to us for payment. See below for instructions. See your [Evidence of Coverage](#) for additional information.

About out-of-network pharmacies:

- If you cannot use a network pharmacy due to an emergency or because you are traveling outside the plan's service area, but within the United States and its territories, prescriptions may be filled at an out-of-network pharmacy.
- Prescriptions may be covered at an out-of-network rate, or you may have to pay the full cost depending on the reason for using an out-of-network pharmacy.
- You may ask us to reimburse our share of the cost by submitting a Prescription Drug Claim Form. See below for instructions. See your Evidence of Coverage for additional information.

▶ **You may ask us to pay you back or to pay a bill you have received.**

Medical Payment Requests:

Visit <https://simpra.com/for-members/plan-documents/>

Download the **Medical Reimbursement Form (DMR)**

Pharmacy (Part D) Payment Requests:

Visit <https://simpra.com/for-members/plan-documents/>

Download the **Prescription Drug Claim Form**

▶ **Additional Resources**

American Red Cross: www.redcross.org/get-help.html

Federal Emergency Management Agency: fema.gov