

## **Medically Necessary Health Care Services during a Declared State of Emergency**

Nippon Life Benefits will provide an insured person who has been displaced by a state of emergency, as declared by the Governor, access to medically necessary health care services. This includes:

- Relaxing time limits for prior authorization or precertification.
- Extending filing deadlines for claims.
- Suspending prescription refill limitations and allowing an impacted insured person to refill his or her prescriptions at an out-of-network pharmacy, even if the prescription is not due for refill.
- Authorizing an insured person to replace medical equipment or supplies.
- Allowing an insured person to access an appropriate out-of-network provider if an in-network provider is unavailable due to the state of emergency or if the insured is out of the area due to displacement.
- Providing continuity of care for insured persons participating in a care management program.
- Provision for mental health care for displaced persons for mental health concerns resulting from the disaster.
- Billing leniency for insured persons within the designated disaster area before any action is taken for nonpayment of premium on a health insurance policy.

Affected Members can call for answers to questions on the items described above, about the loss of health insurance identification cards, or how to access health care, whether it be general or specific types of care.

- Loss of Health Insurance ID cards?
  - Nippon Life Benefits:
    - 800-374-1835 (English/Spanish)
    - 800-971-0638 (Japanese)
    - 877-827-8713 (Korean)
- How to access health care?
  - Nippon Life Benefits:
    - 800-374-1835 (English/Spanish)
    - 800-971-0638 (Japanese)
    - 877-827-8713 (Korean)
  - CVS Caremark RX claims number: 866-644-7527
  - ActiveHealth Prior Authorization Review (if the PPO on your ID card is not Aetna Signature Administrators): 877-518- 0770
  - Health Review (if the PPO on your ID card is not Aetna Signature Administrators) 1-855-326-9054