

After the Disaster – Considerations for Older Adults

Many services and benefits older adults use can be affected by natural disasters and other emergencies. Here are some tips for reestablishing lost services.

Social Security benefits

After a disaster, the Social Security Administration will move quickly to ensure that monthly payments get to beneficiaries and that other vital Social Security services are provided.

If the United States Postal Service (USPS) suspends mail service in areas affected by a disaster, paper checks cannot be delivered. But the USPS usually establishes temporary mail delivery stations where you can pick up your Social Security check. To help prevent identity fraud, USPS will ask you for a photo ID.

If Social Security benefits are deposited directly into your bank account you will continue receiving your benefits even if your mail can't be delivered. It is a safe, quick and convenient way to get your benefits. You can sign up for direct deposit by calling Social Security toll-free at 1-800-772-1213.

If you have any difficulty getting your payment, you can go to any open Social Security office and request an immediate payment. For information on the nearest open Social Security office, call 1-800-772-1213.

Medicare benefits

The Centers for Medicare and Medicaid Services (CMS) makes sure that beneficiaries receive the emergency health care they need after a disaster.

Because Medicare is a national health insurance program, beneficiaries will be able to use their Medicare benefits with any health care provider or facility that accepts Medicare. In fact, CMS may relax many of the rules and regulations for beneficiaries who have evacuated their homes and for the health care providers who see them, including restrictions on beneficiaries who are enrolled in HMO or PPO programs.

For information about Medicare providers in your new area or for any other questions call 1-800-MEDICARE.

Medications

Often evacuees do not take their prescription and over-the-counter medicines with them when leaving their homes. Some pharmacies may make special arrangements to let you have some of your medication until you are able to obtain a new prescription.

- Get in touch with your health care provider's office. Pharmacies usually honor phone or fax orders if they come from the provider's office.
- If you used a pharmacy that is part of a chain, go to one of their branches in your new location. There may be computer records of your prescription medications on file.

• If you have your pill bottles, take those to the pharmacy and ask the pharmacist to fill the prescription or to give you enough medication until you can seek medical advice in your new location.

References

Centers for Medicare and Medicaid Services. http://www.cms.hhs.gov/media/press/release.asp? Counter=1546 Downloaded October 3, 2005. Social Security Administration. http://www.ssa.gov/emergency/payments.htm Downloaded October 3, 2005. Willhite, Kelly., United Supermarket Pharmacy, 5601 Amarillo Boulevard, West, Amarillo, Texas.

Phone interview: October 3, 2005.

Helpful phone numbers

211 Information and Referral Service: 2-1-1 Area Agencies on Aging of Texas: 1-800-252-9240 Texas Department of Aging and Disability Services: 512-438-3011 Texas Department of Family and Protective Services: 1-800-252-5400 Texas Department of Insurance: 1-800-252-3439 Texas Health and Human Services Commission: 512-424-6500

Compiled by Andrew B. Crocker, Extension Program Specialist – Gerontology Health, The Texas A&M University System.

Texas A&M AgriLife Extension Service

AgriLifeExtension.tamu.edu

More Extension publications can be found at AgriLifeBookstore.org

Educational programs of the Texas A&M AgriLife Extension Service are open to all people without regard to race, color, sex, disability, religion, age, or national origin.

The Texas A&M University System, U.S. Department of Agriculture, and the County Commissioners Courts of Texas Cooperating.