

# AFTER THE DISASTER: CONSIDERATIONS FOR OLDER ADULTS

Andrew B. Crocker\*

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

With few exceptions, Social Security benefits are deposited directly into bank accounts so beneficiaries will continue receiving their benefits regardless of interruptions to mail delivery, evacuation status, and other crisis. It is a safe, quick and convenient way to receive benefits. To sign up for direct deposit or update personal banking information, visit: *https://www.ssa.gov/myaccount/*, or call Social Security toll-free at: 1-800-772-1213.

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 paper checks may be picked up (if still receiving them) and other important mail. To help prevent identity fraud, USPS will ask for a photo identification.

If having any difficulty receiving payments, beneficiaries 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 original 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 a Medicare Advantage (MA) plan. If enrolled in an MA plan, check with the specific plan to determine any specific information or requirements related to accessing personal benefits during a disaster.

For information about Medicare providers nearby, 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 people have some of their medication until they are able to obtain a new prescription.

Contact the local health provider's office. Pharmacies usually honor phone or fax orders if they come from the provider's office.

If using a pharmacy that is part of a chain, go to one of their nearby branches. There may be computer records of personal prescription medications on file.

Keep an updated medication list that includes the name of medications currently being taken, the dose, why and what it is taken for, and the prescribing health provider in the emergency evacuation kit.

If current (or used) pill bottles have been kept, take those to the pharmacy and ask the pharmacist to fill the prescription—or to provide enough medication until medical advice can be attained in a new location.

Consider preparing for any special medication requirements that may be needed, as part of the emergency evacuation kit. For example: Do they need to be kept refrigerated? Will a syringes or other specialized equipment to administer the medications be needed?



<sup>\*</sup>Senior Extension Program Specialist - Gerontology and Health

# REFERENCES

- Centers for Medicare and Medicaid Services. *https://www.medicare.gov/what-medicare-covers/getting-care-drugs-in-disasters-or-emergencies*. Last Accessed: April 25, 2022.
- Social Security Administration. *https://www.ssa.gov/ deposit/*. Last Accessed: April 25, 2022. Downloaded October 3, 2005.
- Willhite, Kelly. United Supermarket Pharmacy (5601 Amarillo Boulevard, West, Amarillo, Texas). Phone interview: October 3, 2005.

### **HELPFUL NATIONAL CONTACTS**

Medicare: http://www.medicare.gov; or: 1-800-633-4227

Social Security: http://www.ssa.gov; or: 1-800-772-1213

**Eldercare Locator:** *http://eldercare.acl.gov*; or: 1-800-667-1116

#### **HELPFUL TEXAS CONTACTS**

#### 211 Information and Referral Service:

*https://www.211texas.org/*; or dial: 2-1-1 from a home telephone.

#### Area Agencies on Aging of Texas:

https://www.hhs.texas.gov/about/find-us/where-can-i-find-services; or: 1-800-252-9240.

#### Aging and Disability Resource Centers:

https://www.hhs.texas.gov/services/aging/long-termcare/aging-disability-resource-center/find-adrc; or: 1- 855-937-2372.

**Texas Health and Human Services Commission:** *https://www.hhs.texas.gov/.* 

