# **Compass – Disaster / State of Emergency Process**

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**Description:** Actions taken to assist members in the event of a Disaster/State of Emergency. This may include natural disasters, hurricanes, floods, earthquakes, pandemics, etc. This process will ensure the member is not deprived of medication during the emergency period.

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| **Reminders** |

**All Other Disaster Emergencies:**

We will allow early refill overrides, when appropriate, for members impacted in affected areas. Members will be responsible for paying the copay for the prescription. The member can receive a 10-day supply, or a greater amount if authorized by the State’s Declaration of Emergency (refer to [State-Specific Day Supply Allowances](#_State-Specific_Day_Supply)).

* Clients may authorize a greater day supply or waive the member copay. If so, this will be indicated in the CIF.
* Clients may opt to Turn ON the SCC-13 code to allow claims to process without the need for an override for some medications.

 Make sure the members’ demographic information is up to date and they are set up for CMP Alerts to receive notifications.

For members who may be in other areas that do not have a formal Declaration of Emergency, the CCR will review the CIF to determine what other options are available.

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| **Process** |

Complete the steps:

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| **Step** | **Action** | | | | | | |
| **1** | Review the Disaster Recovery/Severe Weather chart below to determine if a disaster/state of emergency has been declared in the member’s area.  **Note:** Notifications are listed on this chart for 30 days. | | | | | | |
| **Effective Date** | **Expiration Date** | **Event Category** | | **State** | **Impacted Counties** | |
| 09/05/25 | 09/19/25 | Hurricane | | HI | All  [Governor’s website](https://urldefense.com/v3/__https:/hawaii.us11.list-manage.com/track/click?u=f108b4805576bd697bf4dca5a&id=4488eef173&e=a99ac9e1fd__;!!LIYSdFfckKA!zj2ib0V-eEbwL72yga6WKIl5Gsb39Ne63VMc1AeaWxkgxwInEhd74SIWJpdiAmXqqV-ZdAGWJswZjMXWqPDPC60fmaN_$;) | |
| 08/17/25 | 09/13/25 | Wildfires | | WY | Hot Springs, Fremont, Park, Washakie  <https://drive.google.com/file/d/1Sfw3kuER7PLW922xQbppBdj_kQ1LjKrd/view> | |
| 08/19/25 | 09/19/25 | Hurricane Erin | | NC | All  [Governor website](https://governor.nc.gov/executive-order-no-20-declaration-state-emergency-and-temporary-waiver-and-suspension-motor-vehicle) | |
| 08/21/25 | 09/21/25 | Hurricane Erin | | NJ | All  [Governor website](https://nj.gov/governor/news/news/562025/approved/20250821c.shtml) | |
| **If…** | **Then…** | | | | | |
| Yes | Proceed to Step 2. | | | | | |
| No | Review the CIF to determine if an early refill or other accommodation can be made outside of this disaster emergency process. **Example:** There is no declared state of emergency, but plan allows lost/stolen/damaged override.   * If no other options are available, inform the member that early refills are not allowed; however, they can pay out of pocket for a short-term supply if needed. | | | | | |
| **2** | Identify the members’ issue as it relates to the disaster emergency.  **Note:**   * The member may be out of town or in an unfamiliar area. Offer to check for in-network pharmacies in their area. If no in-network pharmacies are available, check for out-of-network provisions and/or contact the Senior Team to request an exception through the Account Manager. * [New Prescription requests (054208)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=a7684ce9-c2bc-4cbc-ab37-c1ffb7789706) or [Compass - Prescription (Rx) Transfer (053932)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=1e31ea60-77a3-4bb9-a619-7340ebf57484) may also be possible if the member’s local retail pharmacy is closed. Before proceeding with these options, ensure the member has enough days’ supply on hand. | | | | | | |
| **If…** | **Then…** | | | | | |
| Pharmacy is attempting to refill the prescription, but it is rejecting for refill too soon | Advise the member/pharmacy that we can authorize a Refill Too Soon (RTS) override for up to retail max allowed quantity.   * The member will be responsible for the copay, unless otherwise noted in the CIF. For example, some plans may allow for a 10-day supply at no charge to the member.   Proceed to Step 3. | | | | | |
| Member will be evacuating and needs more medication to hold them over through the emergency period | Advise the member that we can authorize a Refill Too Soon (RTS) override for up to retail max allowed quantity.   * The member is responsible for the copay, unless otherwise noted in the CIF.   **Example:** Some plans may allow for a 10-day supply at no charge to the member.   * The member should ask their pharmacy to submit the prescription to the insurance. If there are any issues, the pharmacy can contact our PBM for assistance.   Proceed to Step 3. | | | | | |
| Member has evacuated, does not have medication, but has a valid Rx with refills remaining | Advise the member that we can authorize a Refill Too Soon (RTS) override for up to retail max allowed quantity.   * The member is responsible for the copay, unless otherwise noted in the CIF. For example, some plans may allow for a 10-day supply at no charge to the member. * The member should ask their pharmacy to submit the prescription to the insurance. If there are any issues, the pharmacy can contact our PBM for assistance.   Proceed to Step 3. | | | | | |
| Member has evacuated, does not have medication, is unable to reach the prescriber and Rx is expired or has no refills remaining | Advise the member to go to a network pharmacy in the area and explain the situation. The pharmacy will determine if medication can be provided to the member. | | | | | |
| **3** | Check the Overrides section of the CIF for Disaster/Emergency overrides. | | | | | | |
| **If CIF says…** | **Then…** | | | | | |
| Yes | Refer to [Compass – Plan Benefit Override (PBO) Guide (061708)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=44418b02-7e70-41cc-bb2e-bb38164a951f) and assist with entering the override according to the CIF guidelines.  **Example:** Some clients may authorize a greater day supply or waive the copay.   * The day supply allowed will be based on the amount authorized in the Declaration of Emergency for the member’s state.   **Note:** When a State of Emergency is declared in the member’s area, we can override Refill Too Soon rejections to ensure there is no break in the member’s therapy, even if the CIF says “No” for Disaster Emergency overrides. The member will be responsible for their copay. | | | | | |
| **If...** | | **Then...** | | | |
| The days’ supply is included in the Declaration of Emergency | | The override can be entered for up to the amount listed. | | | |
| No days’ supply is mentioned in the Declaration of Emergency | | Refer to the [State-Specific Day Supply Allowances](#_State-Specific_Day_Supply). | | | |
| **If the state is...** | | | **Then the override can be entered for up to...** |
| Included in the table | | | The amount listed. |
| NOT included in the table | | | A 10-day supply. |
| No | Look for additional options allowed by the plan in the CIF **Example:** Lost/Stolen/Damaged override.   * If there is not an appropriate option and the member will be [low or out of medication (063003)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=91f73b9d-e568-48dd-9ab4-88cb2654d4c9). | | | | | |

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| **State-Specific Day Supply Allowances** |

We will allow up to the day supply authorized in a state’s Declaration of Emergency. The table below provides a list of states where the state law specifically allows more than the 10-day supply (Our PBM’s baseline). If a state is not listed below, then the 10-day supply will be allowed.

|  |  |
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| **State** | **Days’ Supply Allowed when State of Emergency is Declared** |
| **AZ** | 30 days |
| **FL** | 30 days |
| **LA** | 90 days |
| **MA** | 30 days |
| **MD** | 30 days |
| **NC** | 90 days |
| **NY** | 30 days (Commercial and Exchange Only) |
| **OK** | 30 days |
| **OR** | 30 days |
| **SC** | 30 days |
| **TX** | 30 days |

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| **Q&A** |

Refer to as needed:

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| **#** | **Question / Statement** | **Action / Resolution** |
| **1** | **How has mail service been affected by this event?** | UPS service disruptions can be confirmed at the following hyperlink: <https://www.ups.com/us/en/service-alerts.page> |
| **2** | **Are there any problems in having my medication delivered to my area?** | (Since retail pharmacies may be closed or may have delayed openings and closings, Customer Care should encourage members to first call their local retail pharmacy to be sure they are open.)  **Note:** For members who contact us, we will direct them to their local post office for information on delivery in their area. If their medication is not readily available for delivery or pick up at their local postal office, we will encourage them to call the Customer Care number on their prescription ID card. To assist those members who find themselves without access to their medicine, a representative should review the Client Information Form (CIF) directions and if necessary, work with their Supervisor and the Account Manager to authorize an override not currently documented in the CIF. |
| **3** | **If my medication was on the way and is not delayed, how can I receive my medication?** | 1. Check with your local post office to see if the medication is being held. 2. Until the postal service is back to normal for your home address, if you can provide an alternate address, we can ship your medication to that location.  * If you are not within the post office area, go to a retail pharmacy to get a short-term supply. |
| **4** | **I am unable to leave my house and am running out of medication. How can I receive my refill quickly?** | **Action for Representatives:**  Since a formal emergency has been declared for specific states listed in the Background Section, follow emergency directives for the short-term supply. Be aware that in some cases, retail stores may be authorized to dispense more than the standard 10-day supply.  For those members in states that have not yet declared a formal emergency, review the CIF for client-specific direction. If necessary, alert your Supervisor who should work with the Account Manager to authorize an override not currently documented in the CIF. |
| **5** | **How much will it cost me to pick up my medication at a retail pharmacy if I usually use mail service?** | [CLIENT DECISION] |
| **6** | **If my local retail pharmacy was affected by this event, where should I go?** | If you would like, I can look up the next closest participating retail pharmacy in your area. |
| **7** | **If I am a specialty patient, how do I get my medication?** | Specialty is making arrangements for you to receive your medication on a case-by-case basis.  Contact Specialty toll-free at [(client specific) 1-800-XXX-XXXX] for questions. |
| **8** | **How do I get my medication that is shipped with a cold pack?** | **Shipping:**For specific Cold Pack information, refer to [Cold Pack Packages (068152)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=42b8115d-45ff-4172-9bc4-f3e0a26bde02). Our automated shipping process will check the National Weather Service forecast for your area for the time-period that we expect your order to be delivered. Based on the temperature range during that time period, we will determine the best shipping method to use to protect insulin orders.  Orders can be shipped either UPS Next OR 2nd Day shipping. For specific Cold Pack information, refer to [Cold Pack Packages (068152)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=42b8115d-45ff-4172-9bc4-f3e0a26bde02).  **1.800.PickUPS (800.742.5877)**  [www.UPS.com](http://www.ups.com/) |

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| **Related Document** |

[Customer Care Abbreviations, Definitions and Terms Index (017428)](https://thesource.cvshealth.com/nuxeo/thesource/" \l "!/view?docid=c1f1028b-e42c-4b4f-a4cf-cc0b42c91606)

**Parent Document:** [CALL-0049 Customer Care Internal and External Call Handling](https://policy.corp.cvscaremark.com/pnp/faces/DocRenderer?documentId=CALL-0049)

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