

Zing HEALTH**TITLE:** Accessing Benefits During A Disaster

POLICY #: <i>COMP_017.1</i>
EFFECTIVE DATE: <i>12/12/2023</i>
REVISED DATE(S):
POLICY DEPARTMENT: Compliance
AFFILIATED DEPARTMENTS: Customer Service, Care Management, Utilization Management
NEXT REVIEW DATE:
AUTHORIZED OWNER:

POLICY STATEMENT: It is the policy of Zing Health to provide continuous healthcare services, safety, and the security of our organization and the communities we serve. This includes employees, members, visitors, our facilities, systems, and business applications required to provide continuity of care during any disaster or emergency event.

PURPOSE: The purpose of this policy is to outline the process for access to care during any natural or man-made disaster or emergency event in coordination with federal, state, tribal, regional and local emergency preparedness systems.

SCOPE: All Zing Health employees, contractors or workforce members of Zing Health., its affiliated corporations, and related entities (referred to as “the Company”) shall follow the procedures set forth in this policy.

DEFINITIONS:

Disaster – any natural or man-made event to include fire, hurricane, flood, tornado, windstorm, hail, earthquake, severe heat/cold, violent/terrorist incident, disease epidemic, chemical/gas/radiation release, labor force strike, etc.

Personally Identifiable Information (PII) - any information that permits the identity of an individual to be directly or indirectly inferred, including any other information that is linked or linkable to that individual.

Examples of personally identifiable data include but are not limited to:



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Full Name

Home Address

Email Address

Social Security Number

Passport Number

Driver's License Number

Credit Card Number

Date of Birth

Telephone number

Health Information

Protected Health Information (PHI) - is information that is created by a health plan, health care provider, health care clearinghouse or an employer; relates to an individual's physical or mental health, the provision of health care to an individual, or the payment for the provision of health care to an individual; and identifies, or could be reasonably expected to be used to identify, an individual. Identifiable health information, including demographic data related to:

An individual's past, present or future physical health condition

The provision of health care to an individual

An individual's provider information

The past, present, or future payment for the provision of health care to an individual

Sensitive Protected Health Information (sPHI) - is information that is created by a health plan, health care provider, health care clearinghouse or an employer; relates to an individual's provision of health care to an individual, or the payment for the provision of health care to an individual; and identifies, or could be reasonably expected to be used to identify, an individual. Identifiable sensitive health, including demographic data related to:

Mental Health

HIV/AIDS

Alcohol and Substance Abuse

Reproductive Health

Sexually Transmitted Disease

Genetic Testing Information

Domestic Abuse/Violence

Pregnancy

PROCEDURES:

Emergency Continuity of Operation Plan

Identify who can activate an emergency or disaster order:

A State Governor, the U.S. Secretary of Health and Human Services, the Centers for Medicare & Medicaid (CMS), the Federal Emergency Management Agency (FEMA), or the President of the United States. (the “Determining Authority”)

The spokesperson for Zing is the Executive Chairman, Chief Executive Officer, or the Chief Operating Officer or other designee of the CEO.

Deleted: of Staff

Notifications will be provided to all Zing employees advising what areas are affected in order to provide continued service to the members and providers.

Obtaining Care During a Disaster

If the Determining Authority declares a state of emergency or a state of disaster in a geographic area, every effort will be made to maintain a continuity of care without disruption.

In the event of a disaster, Zing will post information regarding access to our facilities and pharmacies on its website.

During a state of emergency or disaster, if care is needed and the member is unable to access a facility, medical office, or pharmacy, or if we are closed per Medicare guidelines (42 CFR §422.204(b)(3)):

- Zing will cover medically necessary plan benefits furnished to members by out of network providers. Changes to the system or work processes are implemented to achieve this objective are needed to ensure the claims are paid as an in-network provider for the duration of the Disaster.
- Prior authorization for services for medically necessary services during a state of emergency or disaster will be removed. CMS will provide directions of what is considered medically necessary. Changes to the system or work processes are implemented to achieve this objective are needed to ensure prior authorization for services for medically necessary services for the duration of the Disaster.
- Members would be responsible to pay only the in-network cost share for these services.



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- Zing will allow medications to be filled sooner than usual to ensure the member has their prescriptions during this emergency or disaster.

When the Disaster Ends

When the Determining Authority declares the emergency or disaster is over, or if after 30 days have passed and an end date has not been declared and Zing is not otherwise required by a regulatory authority to continue to operate under the Disaster exceptions, the member will need to use an in-network provider to obtain services and normal prior authorization/referral requirements and normal plan benefits will resume.

If Zing is not able to resume normal operations, we will keep the members and providers informed about how to receive covered care along with prescription services. Zing will also notify the Centers for Medicare and Medicaid Services (CMS).

HIPAA and Privacy Rule Still Applies During a Disaster

Zing Health has implemented processes and controls for releasing personally identifiable information (PII), protected health information (PHI), and sensitive protected health information (sPHI) for any employee that either receives incoming calls from or initiates an outgoing call to members or providers. This procedure is located in the Release of PHI for a Call Policy.

References:

CMS/MMCM:			
CFR:	42. Chapter IV subchapter B Part 422(m)		
State Administrative Codes:			
Contract Requirements:			
Related Policies:			
Related Desk Level Procedures or Job Aids:			

POLICY ATTACHMENTS – *High-level process flows, desk aids etc.*



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