Disasters and Emergencies: How to Prepare and How to Respond

Preparing for Emergencies

Insurance

- Check your current homeowner’s or renter’s insurance to see what your policy covers. Most homeowner’s insurance does not cover any damages caused by flooding, but flood insurance is available to defray the cost of potential damages.
- Find out more about flood insurance at www.FloodSmart.gov
- Insurance that covers more specific disasters is available through private companies.

Create a Home Inventory

- Note everything of value in your home.
- Extremely valuable items, such as jewelry or fine art, may need to be insured separately.
- Make copies of important personal documents, including birth certificates, marriage certificates, divorce decrees, the first pages of your family’s passports, wills, advanced directives and related documents, and financial documents including bank accounts, retirement/investment accounts and insurance policies.
- Keep a record of important account numbers and documents, including bank accounts and Social Security cards.
- Keep a record of contact information for health plan and pension providers and local and national agencies from which you receive benefits.
- Considering keeping these records, (or at least the documents that you don’t use often, such as birth certificates and passports) in safe places OUTSIDE the home, such as a safety deposit box. If kept in the home, considering using a fireproof lock box or fireproof filing cabinet.

What to Do if a Disaster Strikes

General Information

Look to FEMA (the U.S. Federal Emergency Management Administration) for specific information on different types of disasters and what to do in each situation. www.fema.gov

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Social Security and Medicare/Medicaid Benefits

- Call the Social Security Hotline: 1-800-772-1213, or visit www.ssa.gov for questions about getting your Social Security benefits if you have to leave your home or if your bank is closed.

- Contact your local Social Security or Medicare office for more specific details about your situation, as policies for handling disasters may change by region.

- Set up a Social Security online account at www.ssa.gov/myaccount to change an address, or request replacement Social Security and Medicare cards.

- If mail has been stopped in the affected area, beneficiaries can go to the nearest Social Security office to pick up their checks.

- Direct deposit benefits are administered as usual, but can also be picked up at any local Social Security office if difficulties occur with direct deposit.

- Contact a Medicaid or Medicare office for details about receiving treatment if you are not in your home region. In some cases, Medicaid and Medicare recipients who are displaced to other states are able to receive medical treatment and services in those states, regardless of ability to prove identity.

- Prescription drugs for Medicare and Medicaid beneficiaries can be sent to temporary addresses if a person has been displaced as a result of a disaster.

- Call 1-800-MEDICARE, or visit www.medicare.gov for other questions about Medicare.

- If you are on Medicaid, contact your state Medicaid office, or visit the federal Medicaid information website at www.medicaid.gov.

Employee Sponsored Health Benefits

- Check with your employer or the plan provider to find out details of special programs for disaster survivors.

- Disaster victims may be eligible for extended opportunities to enroll in COBRA, a program that allows people to continue receiving health insurance if they have lost group coverage. If you have questions about COBRA, go to http://www.dol.gov/dol/topic/health-plans/cobra.htm or contact the Department of Labor at 1-866-487-2365.

Emergency Benefits

- For information about applying for assistance for temporary housing and funds for people who have lost their housing as a direct result of the disaster check with FEMA at www.fema.gov/individual-disaster-assistance.

- Contact the U. S. Department of Agriculture for information about emergency food assistance for people affected by a disaster at www.fns.usda.gov/tefap/emergency-food-assistance-program-tefap.
Check with the Internal Revenue Service (IRS) for information about assistance for disaster victims. The IRS newsroom (www.irs.gov/newsroom) will provide up-to-date information following disasters. You may qualify for tax relief, delays in tax deadlines, or other benefits. You can also call the IRS helpline at 1-877-829-5500.

FEMA also has disaster grants that may be available to cover expenses that are not covered by insurance, including dental care, funeral expenses, and replacement of lost property, www.fema.gov.

Low-interest disaster loans may be available from the U.S. Small Business Administration to help cover uninsured property losses. For more information, visit: https://www.sba.gov/business-guide/manage/prepare-emergencies-disaster-assistance.

You can apply for disaster coverage online through FEMA's online benefits application website, www.disasterassistance.gov.

Regaining Your Financial Health

Check with the IRS for more information about assistance for disaster victims. You may qualify for tax relief, delays in tax deadlines, or other benefits. You can also call the IRS helpline at 1-877-829-5500.

Notify the Social Security Administration if you have permanently moved as a result of a disaster and need to change your address to receive benefits.

If you are receiving your pension benefits through The Pension Benefits Guaranty Corporation, contact them (1-800-400-7242) to change your mailing address or bank information for benefits, or visit www.pbgc.gov.

Contact the sponsor of your 401(k) plan for more information on special exceptions to withdrawing money during an emergency. The Federal government has made exceptions to the rules about withdrawing money from a 401(k) or similar retirement plan during disasters.

Disaster Unemployment Assistance is available to anyone who is not eligible for regular unemployment assistance in any state, but is unable to work as a direct result of the disaster, for 26 weeks after the disaster. Contact your local state unemployment agency if you believe you may be eligible for this assistance.