

## Hurricane Katrina

Alabama, Mississippi and Louisiana have issued requirements for the handling of claims during their state of emergency in the aftermath of Hurricane Katrina. See the DISASTER ZIPS table for the areas affected and the effective and term dates of these requirements. If you have any questions, please see your supervisor.

### LA-specific Requirements:

- The state of emergency period has been extended through 10/25/05.
- If a policy terms during the state of emergency period, pend any claims received with dates of service after the termination date but within the 8/26/05 – 10/25/05 period.
- After 10/25/05:
  - Process the claim according to guidelines **if** the premium is up to date, or
  - Process the claim manually at 50% benefits if the insured decides to terminate the policy.  
**Example:** The policy is set to terminate on 9/15/05. Claims are received with DOS 9/21/05 and 10/6/05 and pended. The insured decides not to renew. The policy is terminated as of 9/15/05, but the two claims, incurred during the state of emergency period but after the policy termination date, are paid at 50%.  
**Note:** Refer 50% benefit claims to a manual pay processor. The system only accepts the NPAM processing code after the term date.
- For small group claims, if the insured resides outside the affected zip code area, but the employer is located within the affected area, the requirements above apply to claims incurred by the insured for dates of service within the specified timeframe. This applies even if the insured lives in another state.

### AL and LA Requirements:

- Out of Network claims for dates of service during the specified timeframe must be paid at the In Network deductible and rate of pay.
- No UCR will apply.
- Pre-certification requirements are waived. System structures have been updated to accommodate these requirements.
- Prompt pay requirements are waived during this period as premiums may be late. However, **the prompt pay requirements start again from the date we receive the premium.**

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### MS Requirements:

Prompt pay requirements are waived from 8/26/05 to 10/28/05 for affected areas as premiums may be late. Continue to pend claims until the premium is received. However, the prompt pay requirements start again from the date we receive the premium.

### The affected MS zip code areas are (the MS zips are not on the DISASTER ZIPS table):

39041-39044; 39047; 39056-39060; 39062; 39066; 39069; 39072-39074; 39077- 39078; 39080-39083; 39087; 39092; 39096; 39098

39111; 39114; 39116-39117; 39119-39122; 39140; 39145; 39148- 39149; 39151-39154 39156; 39161; 39165; 39167-39168; 39170; 39174-39175; 39180-39183; 39190-39191; 39193

39201-39207; 39209-39213; 39215-39217; 39225; 39232; 39235-39236; 39250; 39269; 39271-39272; 39282-39284; 39286; 39289; 39296

39301-39305; 39307; 39309; 39320; 39322-39327; 39330; 39332; 39335-39338; 39342; 39345; 39347-39348; 39355-39356; 39359-39360; 39362-39364; 39366-39367

39401-39404; 39406-39407; 39421-39423; 39425-39429; 39436-39443; 39451-39452; 39455-39457; 39459-39466; 39470; 39474-39483

39501-39503; 39505-39507; 39520-39522; 39525; 39529-39535; 39540; 39552-39553; 39555-39556; 39558; 39560-39566; 39571-39574; 39576-39577; 39581; 39595

39601-39603; 39629-39633; 39635; 39638; 39641; 39643; 39645; 39647-39649; 39652-39654; 39656-39657; 39661-39664; 39669