

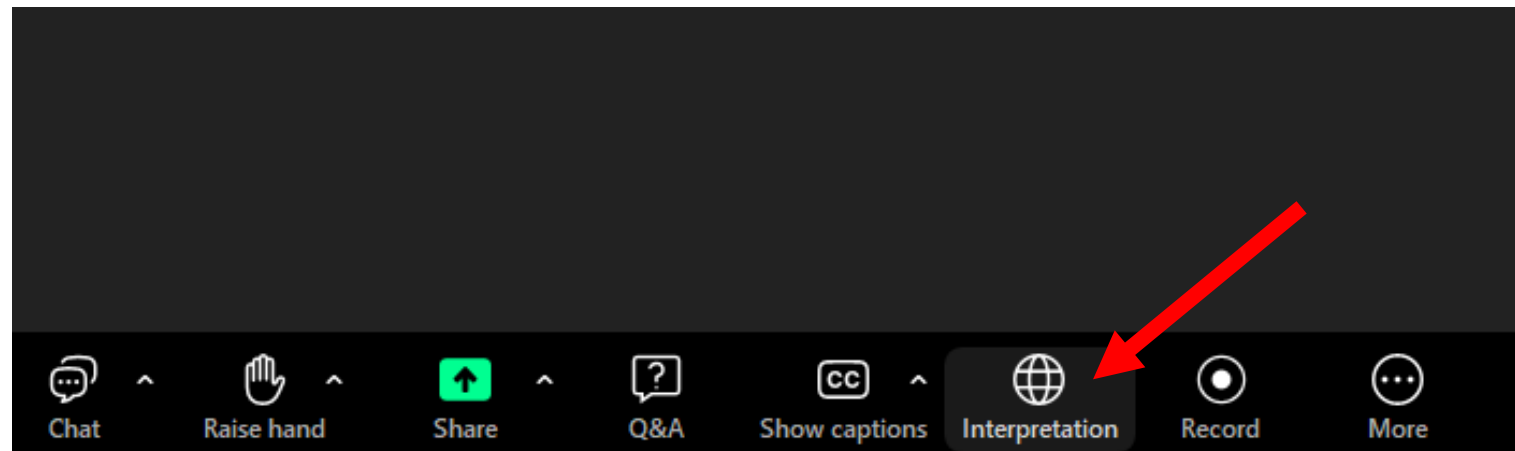
# COMMUNITIES PREPARED FOR DISASTERS: OLDER ADULTS

May 21, 2025

10 AM-12 PM PT

This session will be offered in English with Spanish, Vietnamese, Russian, and Chinese translation and with American Sign Language interpretation.

- To choose your preferred language interpretation, please click “more” at the bottom of your screen, then click the globe icon. You can then click on your preferred language.



- ✓ To avoid disruptions and background noises, we have muted the microphones of participants.
- ✓ At the end of the event, we will have a facilitated question-and-answer session during which the presenters will answer your questions. You may put your questions in the Q&A box throughout the event.
- ✓ There will be an evaluation sent out via email after the session. Your input is appreciated and will help us to improve future sessions.
- ✓ While we are not expecting any problems during the presentation, should the presenter experience severe connectivity issues, we will do our best to reengage or switch to the next agenda item.

# Welcome remarks

Phil Warnock

Oregon Association of Area Agencies on  
Aging and Disabilities



OREGON  
**HEALTH**  
AUTHORITY

May 21, 2025

# **Medication Guidance for Disasters**

**Heidi Murphy**

**Operations and Policy Analyst**

**OHA Pharmacy Policy and Programs**

# Agenda

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Does where I live impact how I prepare?

Key reasons to prepare

How medication is managed and distributed during large-scale disasters

Where do I start with medication preparedness?

How can the ArrayRx Prescription Discount Card may help me in my preparedness efforts?

What are my rights regarding medication?

How do I safely store my medications?



# Where You Live Depends on How you Prepare

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- Hazards within rural and frontier settings
- Challenges within urban environments
- Impacts across all environments

# Key Reasons to Prepare

Supply chain issues:

<https://www.fda.gov/emergency-preparedness-and-response/supply-chain/supply-chain-news-reports-and-publications>

Health issues that don't allow you to travel

Snow storms or weather events that impact travel

Prior authorization requirement from your health insurance

It's best to consider what scenario is most likely to occur in the area you live and prepare for that.

Table 1. Summary of hazard occurrences and risk prioritization

Hazard	2009-2017 Occurrences	Casualties	Property & Crop Damage	Risk Prioritization
Avalanche	-	-	-	6
Drought	1	-	-	-
Earthquake	2	-	-	4
Flood	10	1 Fatality	-	3
Landslide	-	-	-	5
Severe Weather	43	-	\$100,100,000 Property	2
Wildfire*	33	-	\$18,193,000 AUM value \$16,400,000 in loss to ranchers	1



# Medication Management and Distribution During Large-Scale Disasters

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OHA has directed CCOs to ensure members have suitable replacements for durable medical equipment, supplies, and prescription drugs.

For CCO members: coordinate replacement through member's CCO.

For Oregon Health Plan Fee for Service members: pharmacies may request emergent or urgent dispensing.

[DMAP.RxQuestions@oha.oregon.gov](mailto:DMAP.RxQuestions@oha.oregon.gov)

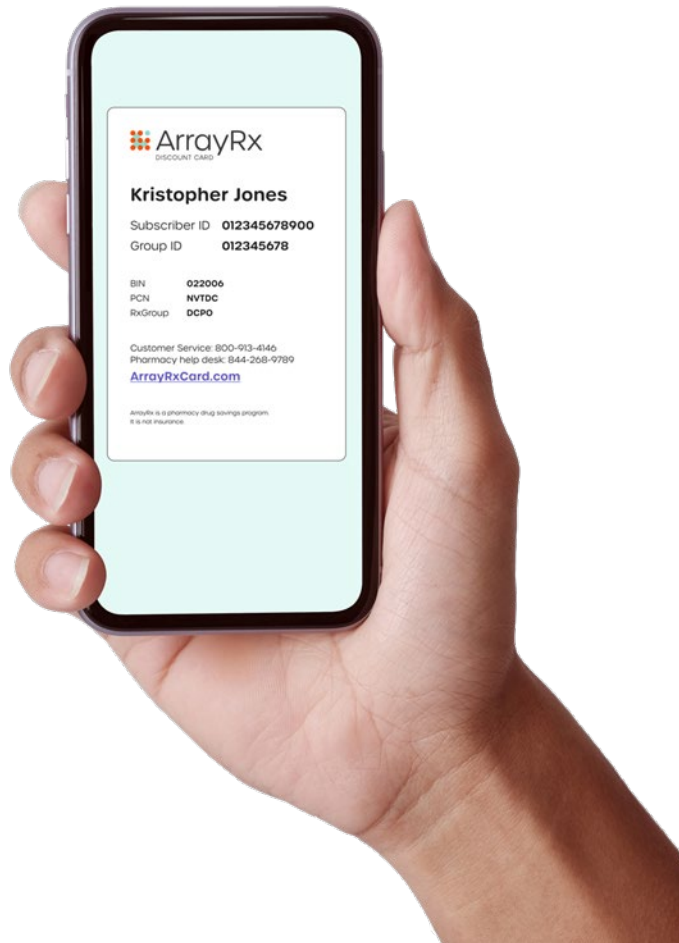


# Where Do I Start With Medication Preparedness?



- Start by talking with your health care provider about an extended days' supply and your preparedness goals.
- Health insurance may not pay for this additional medication – ArrayRx Prescription Discount Card is an option to help with this cost!
- Refill your non-controlled medications at the earliest date possible.
- Pharmacists may override “refill too soon” messaging from payers with a “natural disaster” override code – permits filling refill sooner.
- Avoid over-stocking your medications that could expire before you are able to use them.

# What is the ArrayRx discount card?



No age or income restrictions

No membership fee

All FDA-approved prescriptions are eligible for discounts

Discounts on over-the-counter medications without a prescription, includes diabetes test supplies

Members receive competitive ArrayRx negotiated discounts

Card can be used nationally

# How does the discount card work?

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- Enroll online at [ArrayRxCard.com](http://ArrayRxCard.com), receive digital discount card
- If you don't have internet access or an email address, call 1-800-913-4146 and a card will be sent to you in the mail.
- Use online tools to find participating pharmacies and check prices at nearby pharmacies
- Show card at counter to participating pharmacy, pay discounted price
- Save up to 80% on prescription drugs
- Discount card cannot be used to pay insurance co-pays
- Discount card purchases do not apply to insurance deductible



# Sample cards



**Firstname Lastname**

Subscriber ID **01234567-00**

Group ID **10005028**

BIN **022006**

PCN **NVTDC**

RxGroup **DCPO**

Customer Service: 800-913-4146

Pharmacy help desk: 844-268-9789

[ArrayRxCard.com](http://ArrayRxCard.com)

ArrayRx is a pharmacy drug savings program.  
It is not insurance.



**Firstname Lastname**

Subscriber ID **01234567-00**

Group ID **10005043**

BIN **022006**

PCN **NVTDC**

RxGroup **DCPW**

Customer Service: 800-913-4146

Pharmacy help desk: 844-268-9789

[ArrayRxCard.com](http://ArrayRxCard.com)

ArrayRx is a pharmacy drug savings program.  
It is not insurance.

# What Are My Rights Regarding Medication?

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Right to receive counsel on prescriptions.

Individual's rights to medications – OHA has directed CCOs to ensure members have suitable replacements for DME, supplies, prescription drugs, and full or partial dentures as soon as possible, once need is identified.

For FFS prescription medications, pharmacies may request emergent/urgent dispensing as outlined in OAR 410-121-0060.



# How Can I Safely Store My Medication?

Humidity and heat destroy medications the fastest!



## Discuss

Discuss with your health care provider or pharmacist to determine the best storage solution for your medications.

## Avoid

Avoid over-stocking medications that could expire before you are able to use them. Rotate your supply, using the first in, first out method.

## Keep

Keep medications in original containers.

## Store

Store medication in a cool, dry place – a closet is better than the bathroom. Don't store in freezer or a hot car.

# A Call to Action!

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Get your medication supply in order. Talk with your health care provider about increasing your days' supply of medication.



Sign up for the ArrayRx Prescription Discount Card to help you save money on your prescriptions.



# Resources

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- ArrayRx Prescription Discount Card: enroll online at <https://www.ArrayRxCard.com>, receive digital prescription discount card or call 1-800-913-4146 if you don't have internet access or an email address.
- Research on expiration dates of medications:  
<https://pmc.ncbi.nlm.nih.gov/articles/PMC11117793/#:~:text=Patients%20experienced%20symptoms%20such%20as,been%20reported%20in%20recent%20years>.
- FDA drug shortage list: <https://www.fda.gov/emergency-preparedness-and-response/supply-chain/supply-chain-news-reports-and-publications>
- Strategic Relocation, book by Joel Skousen
- Replacement of Durable Medical Equipment, Supplies, Prescription Drugs and Full or Partial Dentures lost in Floods Throughout Oregon: <https://www.oregon.gov/oha/HSD/OHP/Announcements/Flooding-Replacements0325.pdf> [DMAP.RxQuestions@oha.oregon.gov](mailto:DMAP.RxQuestions@oha.oregon.gov)

# Thank you

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Heidi Murphy

503-580-9928

[Heidi.R.Murphy@oha.oregon.gov](mailto:Heidi.R.Murphy@oha.oregon.gov)





# MEDICATION GUIDANCE FOR DISASTERS

**Amy Cervan, PharmD**

**Senior Director of Pharmacy**

**Rogue Community Health**

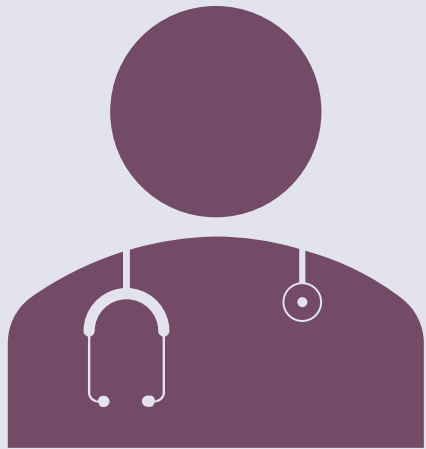
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# INTRODUCTION

- Some key points for my discussion today:
  - **Building Your Medication Preparedness Plan** – Steps to ensure uninterrupted access to essential medications.
  - **Smart Storage & Expiration Strategies** – How to safely store medications, understand expiration dates, and whether rationing is ever an option.
  - **Where to Begin?** – Navigating the role of pharmacists, physicians, and insurance providers in emergency medication planning.
  - **Support Systems in a Disaster** – Resources available to help with medication coverage and emergency access.
  - **Lessons from Real-Life Disasters** – Practical takeaways from past emergencies to improve preparedness.



# PREPARING FOR MEDICATION NEEDS IN EMERGENCIES



Being prepared starts with having a checklist and a plan

Build your emergency kit BEFORE an emergency or disaster strikes whether it is for at home or evacuation

Know the risks in your area

- Heat/Cold and power outages
- Fire
- Flood

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# SPECIAL CONSIDERATIONS FOR OLDER ADULTS



Managing chronic conditions during emergencies.

Communicating with caregivers and healthcare providers.

Addressing mobility and cognitive challenges in medication management.

Social Isolation.

# BUILDING A MEDICATION PREPAREDNESS PLAN

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- **Create a medication list**

- Include all current medications, doses, and how often you take them
- Keep a list of any allergies or if you have had any bad reactions to any medications or foods
- Keep this list in your kit and it is a good idea to share it if you have caregivers

- **Stockpile Essentials**

- Work with your pharmacist and your primary care provider to keep on hand a 7-to-14-day supply minimum of critical medications
- Keep a few non-critical over the counter medications like pain relievers, allergy meds, and antidiarrheals on hand
- Rotate stock regularly to ensure medications don't expire

- **Plan for Refills**

- Set reminders for refills to avoid running out of medications
- Know your pharmacy's emergency refill policies

- **Identify Backup Pharmacies**

- Some pharmacies may offer delivery services during emergencies
-



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## HAVE A PLAN . . . AND MAINTAIN IT

- Rotation Reminders
- New meds? Update your medication list and your stockpiled essentials
- Did you change caregivers, get a new doctor, change pharmacies, did your friend move, did you get a new support animal ???



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




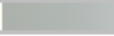
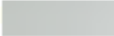
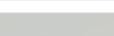






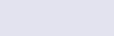
# MEDICATION STORAGE & EXPIRATION GUIDANCE

Are medications still effective after expiration?

How long can medications be used beyond expiration?  
Case-by-case considerations.

Safe storage strategies: Alternative storage options for power outages or evacuations.

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	Proprietary Name <small>proper name</small>	Beyond Use Date <small>per pen or vial</small>
Rapid	 <i>insulin lispro</i>	28 days
	 <i>insulin glulisine</i>	28 days
	 <i>insulin aspart</i>	28 days
	 <i>insulin lispro</i>	28 days
	 <i>insulin lispro-aabc</i>	28 days
	 <i>insulin aspart</i> <small>U-100 (100 units/mL)</small>	28 days
Short	 <i>regular insulin human (OTC)</i>	31 days
	 <i>regular insulin human</i>	40 days
	 <i>regular insulin human (OTC)</i>	28 days
	 <i>regular insulin human (OTC)</i>	42 days
Intermed.	 <i>insulin isophane human (OTC)</i>	28 days
	 <i>insulin isophane human (OTC)</i>	31 days
	 <i>insulin isophane human (OTC)</i>	14 days
	 <i>insulin isophane human (OTC)</i>	42 days
	 <i>insulin glargine</i>	28 days
	 <i>insulin glargine</i>	28 days

Special Considerations . . . Insulin for Example

Or Nitroglycerin Tablets . . .



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# RATIONING MEDICATIONS

## Risks

- Reduced Effectiveness
- Increased Side Effects
- Complications for Chronic Conditions

## Best Practices

- Before deciding to adjust your dose, talk to a pharmacist or physician
  - Work with a pharmacist or provider to see if there are alternatives if your medication is unavailable
  - Leverage Community Resources
-



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## WHERE TO START: PHARMACIST, PHYSICIAN, OR INSURANCE PROVIDER

- Pharmacist
- Primary Care Provider or other care providers
- Insurance Provider



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# PHARMACISTS

- Your first point of contact for medication-related questions
- Can help identify essential medications to stockpile and suggest alternatives for hard-to-find drugs
- May offer advice on proper storage and expiration concerns

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## HOW PHARMACISTS CAN ASSIST DURING A DISASTER OR EMERGENCY

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Your prescriptions are mail-order but you are displaced, or it is not possible to get mail at your address . . .

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Oregon allows pharmacists to provide emergency refills for essential medications during declared disasters

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Provide onsite immunizations at shelters








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# PHYSICIANS

- Can review your medical history to prioritize critical medications
- Can provide prescriptions for additional supplies or emergency use medications
- Can issue documentation for emergency refills if needed
- May be able to help secure additional Durable Medical Equipment like back up batteries, oxygen tanks etc.

# INSURANCE PROVIDERS

Can clarify your  
coverage for emergency  
medication refills

A light blue downward-pointing arrow with a white outline, indicating a flow from the first box to the second.

Explain policies for  
obtaining extra supplies  
or early refills

A light blue downward-pointing arrow with a white outline, indicating a flow from the second box to the third.

Provides information on  
pharmacy networks  
available during disasters



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# BEYOND INSURANCE ASSISTANCE

**Patient Eligibility and Registration: 1-855-793-7470**

The Emergency Prescription Assistance Program, or EPAP, allows enrolled pharmacies to process claims for prescription medications, certain medical supplies, vaccinations, and some forms of medical equipment for eligible people who live in a federally identified disaster area.

*EPAP is only available when it is activated.*

EPAP helps people affected by a disaster who do not have health insurance. The program provides access to:



**Prescription  
Medicine**



**Medical  
Equipment**



**Medical  
Supplies**



**Vaccinations**

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## AGENCIES THAT SUPPORT DRUG SUPPLY CHAIN, PHARMACIES AND EMERGENCY PREPAREDNESS

- HealthcareReady
- NCPDP
- Oregon Board of Pharmacy
- Oregon State Pharmacist Association

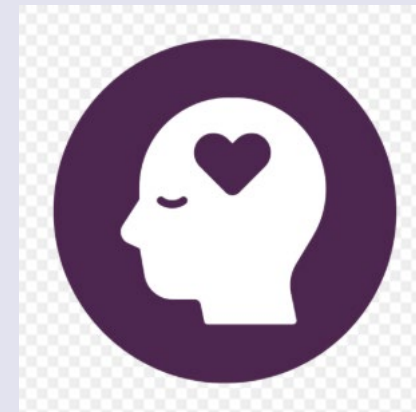


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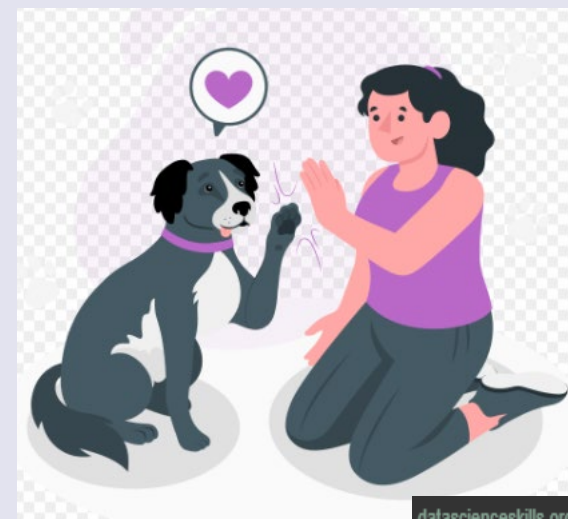
# BEYOND MEDICATIONS



[dreamstime.com](https://www.dreamstime.com/)



Wrapzilla Designs



[datascienceskills.org](https://datascienceskills.org)

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# LESSONS LEARNED

- Alameda Fire
  - Displaced people sheltered at Jackson County Fairgrounds
  - Several community organization pharmacists were onsite to help patients navigate lost medications
  - Several people had recently relocated from California



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# RESOURCES

<https://www.ready.gov/plan-form>

[https://www.ready.gov/sites/default/files/2020-03/commuter\\_emergency\\_plan.pdf](https://www.ready.gov/sites/default/files/2020-03/commuter_emergency_plan.pdf)

<https://www.fema.gov/locations/oregon>

<https://oralert.gov/>

<https://healthcareready.org/rxopen/>

[https://www.redcross.org/content/dam/redcross/get-help/how-to-prepare/Older\\_Adults\\_Disaster\\_Prep\\_1Pager\\_11012022.pdf](https://www.redcross.org/content/dam/redcross/get-help/how-to-prepare/Older_Adults_Disaster_Prep_1Pager_11012022.pdf)

<https://www.ready.gov/shelter>

<https://www.ncoa.org/older-adults/benefits/disaster-assistance/>

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# CONTACT

- Amy Cervan, PharmD.
- Senior Director of Pharmacy
- Rogue Community Health
  - [acervan@roguech.org](mailto:acervan@roguech.org)





# When disaster strikes: Protect your finances and avoid disaster scams

Craig Vattiat  
Consumer Education and Engagement Coordinator  
Oregon Division of Financial Regulation



Department of Consumer  
and Business Services



# DFR's mission

Protecting Oregonians' access to fair products and services through education, regulation, and consumer assistance.





# What does DFR oversee?

- Insurance
- Mortgage services
- Annuities
- Securities
- Student loans
- State-chartered banks and credit unions
- Check cashing services
- Debt management services
- Money transmitters
- Pawnshops
- Payday and title lenders
- Consumer finance
- Collection agencies
- Manufactured structure dealers
- Drug price transparency
- Data brokers
- And more

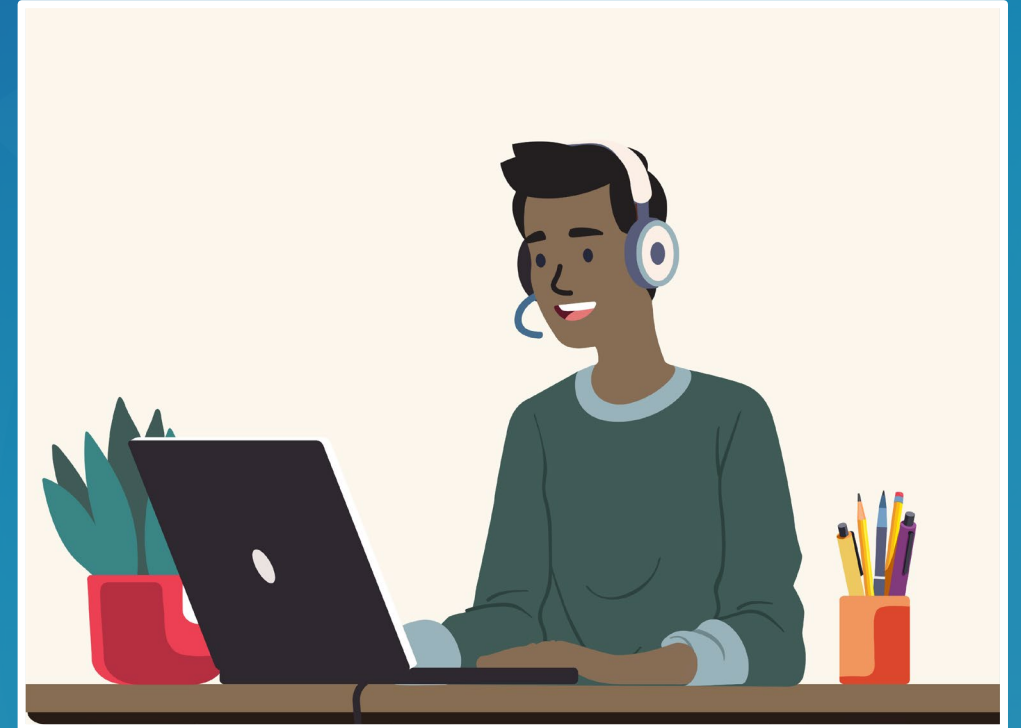


# Consumer assistance

- Assist with general questions
- Verify that agents and companies are licensed
- Manage specific complaints

In 2024, DFR's advocates:

- Helped 17,836 Oregon consumers
- Resolved 5,445 complaints
- Recovered over \$8.9 million through our complaints process



Website: [dfr.oregon.gov](https://dfr.oregon.gov)  
Phone: 888-877-4894 (toll-free)

# Actions for financial preparedness

Take steps to be more resilient when disaster strikes

# Financial preparedness for disaster

- Don't succumb to normalcy bias – prepare now
- Reduce risk - assess and mitigate hazards
- Evaluate your insurance needs and find appropriate coverage
- Create a home inventory
- Get your “go” bag and financial documents and information ready
- Understand the claims process and what to do after disaster
- Be on guard for disaster scams



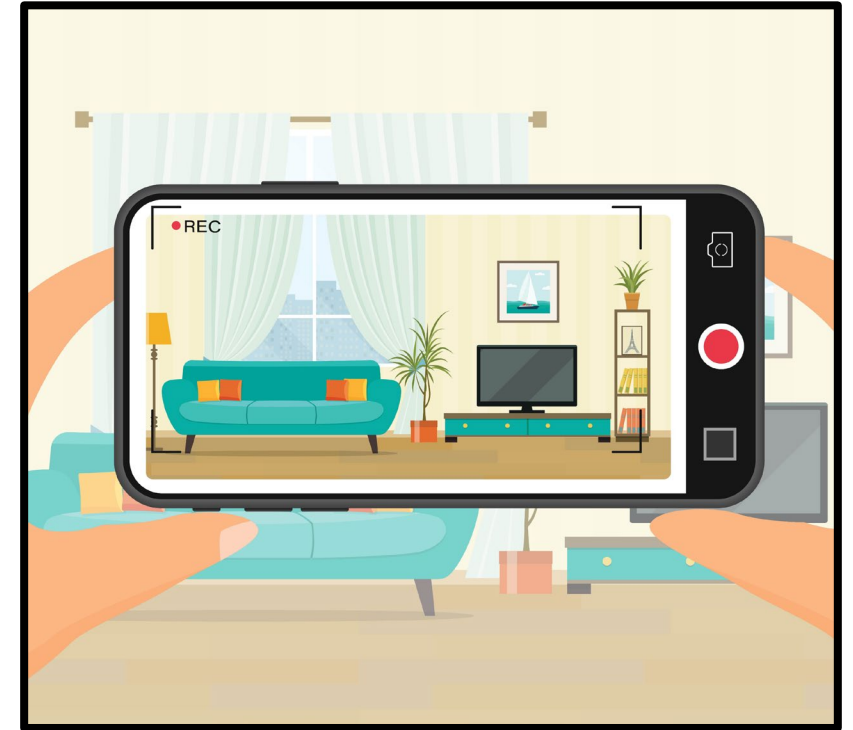
# Evaluate insurance needs and find appropriate coverage

- Understand the kinds of policies, coverages available
- Review your declarations page
- Meet yearly with your agent to discuss coverage levels
- Consider any coverage gaps
- Make changes as needed

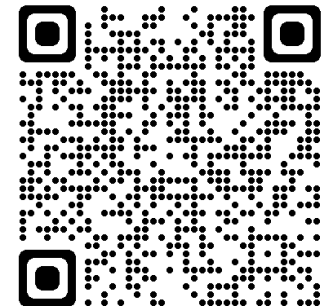


# Build a home inventory

- What is it? A home inventory is a record of your possessions
- Can help speed up and maximize your claim payment and assess if you have enough coverage
- How:
  - Use a phone to capture video or photos of your items
  - Use an app or form to document it
  - Keep or photograph receipts



DFR's Prepare  
Now webpage



# Build a financial first aid kit

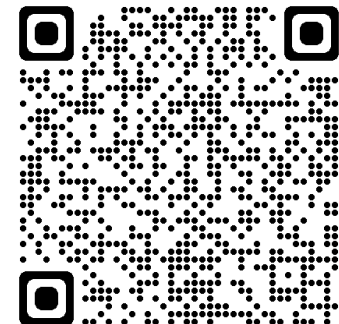
- Gather and securely store copies of financial and identifying records
- Set aside cash for emergencies
- Record contact information for utilities and financial service providers
- Use DFR's financial preparedness checklist: [dfr.oregon.gov/preparenow](https://dfr.oregon.gov/preparenow)

- |  |  |
|--|--|
| • IDs – drivers licenses, Social Security, passports | • Loan/mortgage docs                           |
| • Marriage/divorce papers                            | • Property tax docs                            |
| • Birth certificates                                 | • Tax returns                                  |
| • Insurance policies                                 | • Wills, medical directive, power of attorneys |
| • All titles and registrations                       | • Vet records, pet licenses, microchip info    |



# Working with your insurance company

1. Have a copy of your policy
2. Before filing a claim, evaluate cost/benefits
3. Contact your insurance company
4. Mitigate damage – review the policyholder responsibility section
5. Take pictures, don't dispose of anything
6. Keep all receipts: lodging, food, plywood, etc.





# Tips for the settlement process



- Many factors impact settlement time frame
- Do not feel rushed or pressured to agree on a settlement
- Ask for clarification when needed
- Stay organized and take good notes
- Ask for communication in writing

# Be aware: Public adjusters and assignment of benefits

- What are the types of adjusters, and what do consumers need to know about public adjusters?
- What is an assignment of benefits, and what do consumers need to know about signing one?



# Working with a contractor

- Be wary of unsolicited offers, claims that they are FEMA approved, or if they are from out of state
- Get recommendations from friends, family
- Confirm they are licensed, bonded, and insured and check for complaints
- Get three written estimates that include details of the work to be completed, ask questions
- Read the contract before signing
- Don't pay in full until the work is satisfactorily completed and don't pay in cash



Check a license or file a complaint

[oregon.gov/ccb](https://oregon.gov/ccb)

# Scam prevention

How to spot and avoid scams

# Scammers exploit confusion and disruption

- Disasters are a disruption from the norm and are disorienting.
- They create a sense of urgency, desperation, and confusion.
- Scammers will exploit this environment and the victim's vulnerability.





# Six signs it's a scam – common tactics

1. Contact you “out of the blue”
2. Pretend to be an organization you know
3. Pressure you to act immediately
4. Tell you to keep it a secret
5. Insist on payment in a specific way - wire transfer, gift card, cryptocurrency
6. Make it sound too good to be true



# Beware of common scams

- Contractor scams
- Fake charity or fundraising scams
- Government, utility, and insurance imposters
- Fake relief programs
- Phony real estate and rental scams
- Price gouging



# Identify and navigate dis/misinformation



- Verify information from trusted sources including government agencies, nonprofits, and news outlets
- Be skeptical of unsolicited offers
- Avoid clicking unknown links
- Attend town halls or community meetings hosted by disaster response officials
- Take time to consider information and verify with family, friends
- Educate others

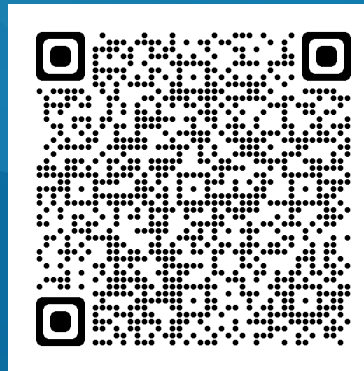


# Resource: Avoid disaster scams publication



Learn more about:

- Common scam tactics
- How to check a contractor's license
- Where to report disaster scams



DFR and CCB's  
Disaster Scams  
Guide

# Reporting scams or bad business practices

- Report it to the FTC, Oregon DOJ, and FEMA
  - [reportfraud.ftc.gov](https://reportfraud.ftc.gov)
  - [justice.oregon.gov/consumercomplaints](https://justice.oregon.gov/consumercomplaints)
  - FEMA disaster fraud hotline: 1-866-720-5721
- If you paid a scammer, contact your bank, wire transfer company, gift card vendor, etc. and ask them to reverse the charge or stop payment
- Report construction scams or complaints at [oregon.gov/ccb](https://oregon.gov/ccb)
- If you gave the scammer personal info, go to [identitytheft.gov](https://identitytheft.gov)
- File a police report

# Contact a consumer advocate:

Phone:

888-877-4894 (toll-free)

Email:

[dfr.insurancehelp@dcbs.oregon.gov](mailto:dfr.insurancehelp@dcbs.oregon.gov)

[dfr.financialserviceshelp@dcbs.oregon.gov](mailto:dfr.financialserviceshelp@dcbs.oregon.gov)

Online:

[dfr.oregon.gov](http://dfr.oregon.gov)



Department of Consumer  
and Business Services

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@Oregon Department of Consumer and Business Services



@OregonDCBS

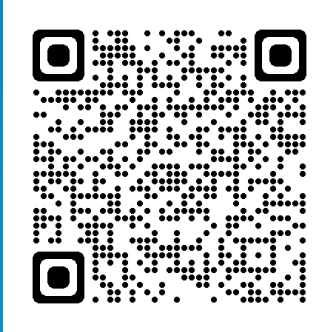


@oregon\_dcbs

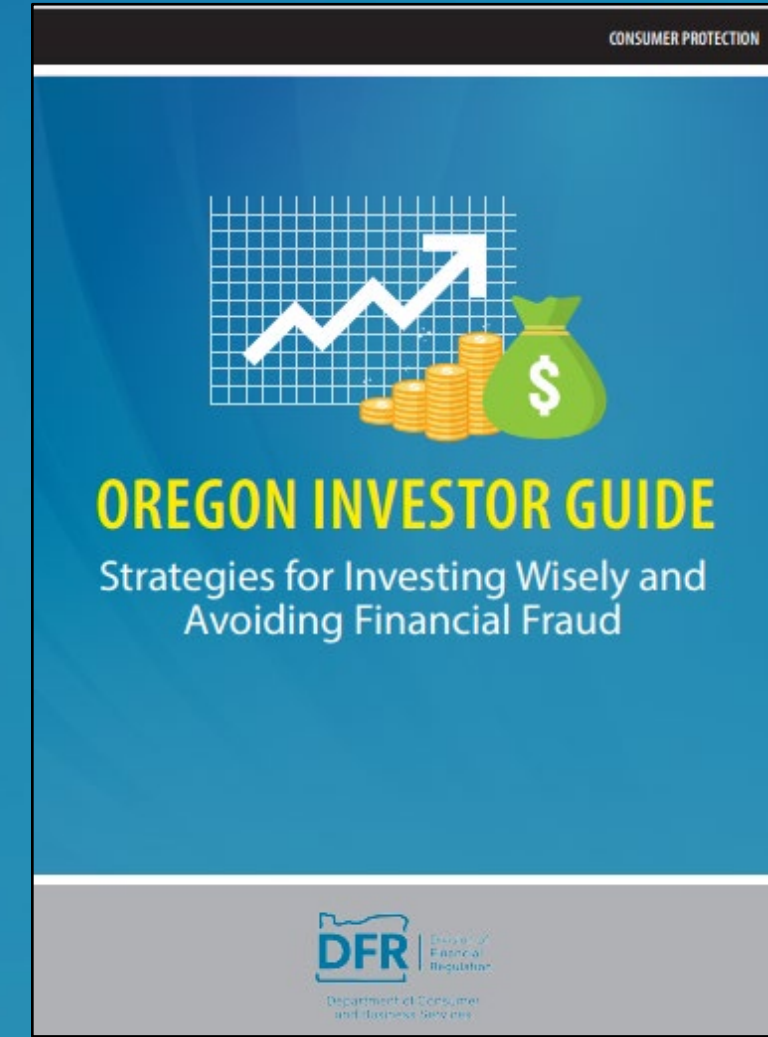
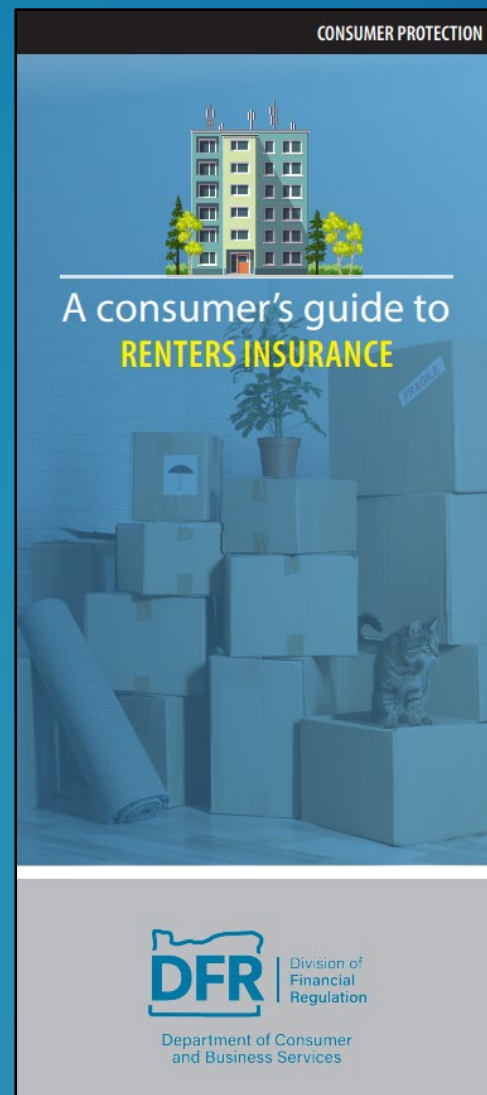


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# DFR's publications



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to access our feedback  
survey. Thank you!



Link:  
[dcbspaage.org/dfrfeedback](https://dcbspaage.org/dfrfeedback)

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# The Role of Community Connection in Emergency Preparedness

Presented by:

Christy da Rosa, LCSW (Trauma Informed Oregon)  
Ruby Nomani (Living Islands)



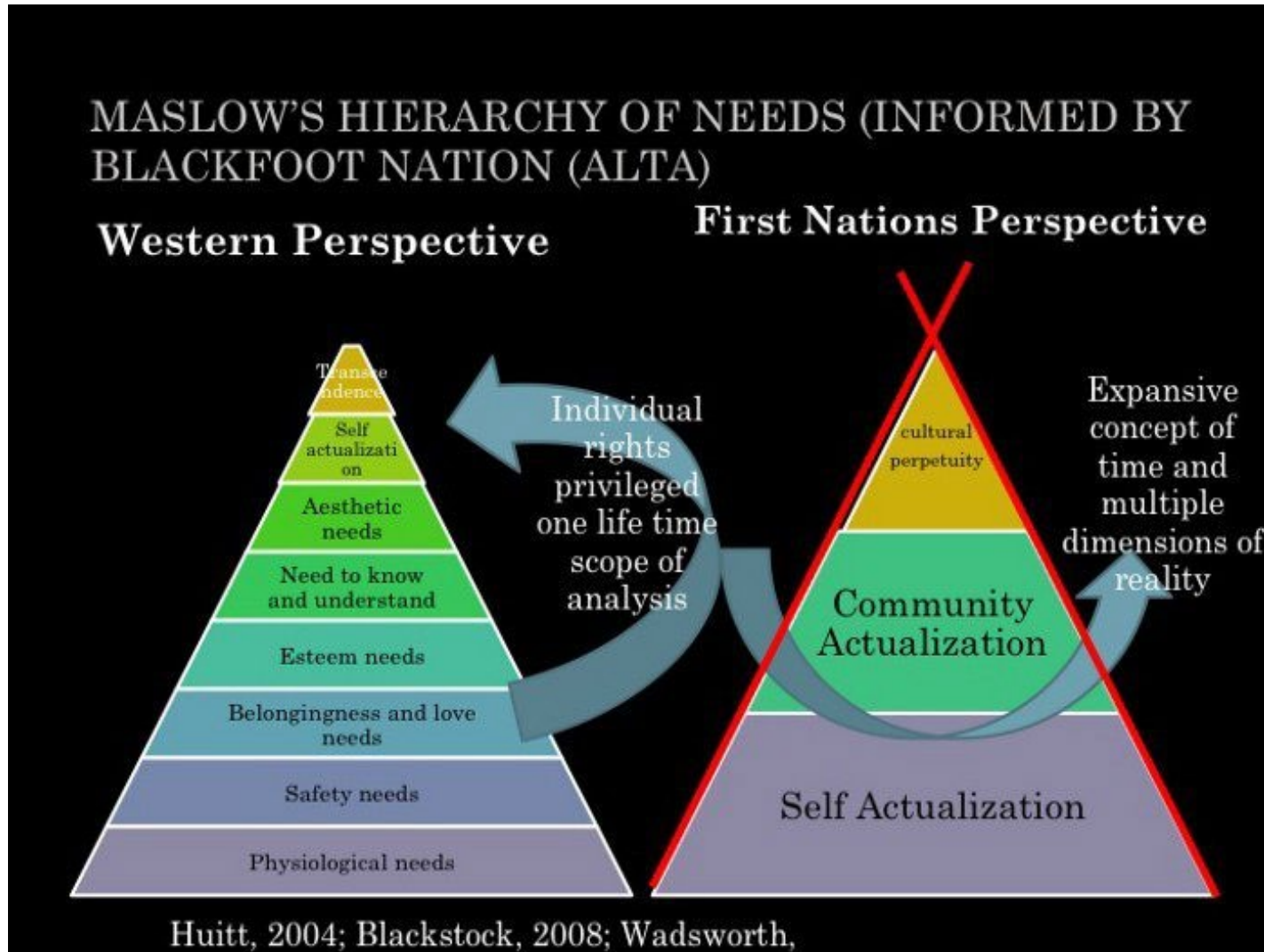
# Lessons from Survival Shows

How can we prepare self-worth, purpose, co-regulation, and problem-solving skills?



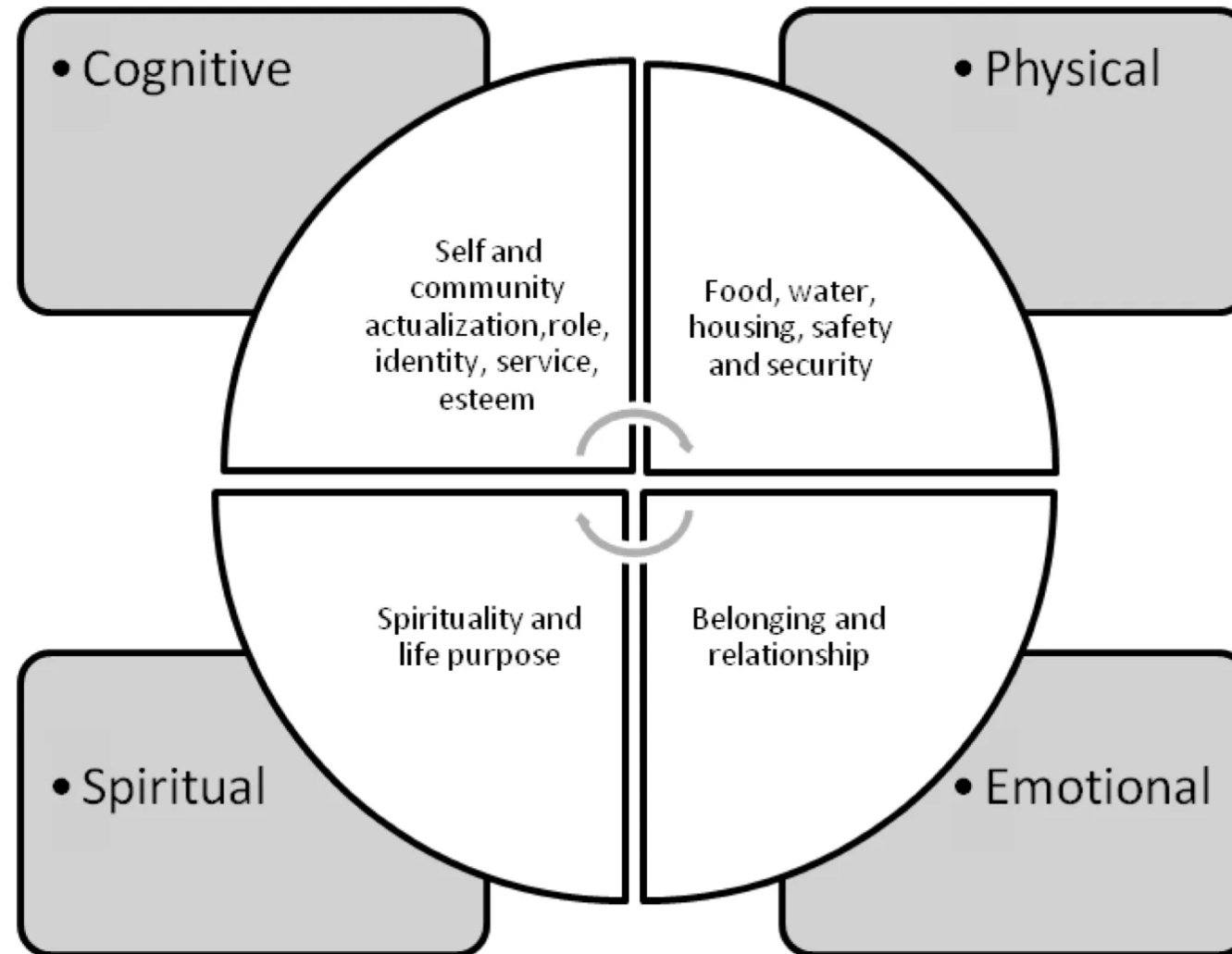


# Reimagining Preparedness: Beyond Physical Supplies



Blackstock (2011)

# The Relational Nature of Preparedness



Blackstock (2019)

# Social Isolation: The Hidden Emergency

- Social isolation among older adults is a significant public health concerns, (Smith et al., 2020).
- These issues are prevalent and associated with increased risk of premature mortality, comparable to smoking or obesity (C. Behavioral & Loneliness in Older Adults, 2020).
- Approximately 25% of community-dwelling Americans aged 65+ experience social isolation (C. Behavioral & Loneliness in Older Adults, 2020).

# The Power of Community Connection

- Seniors with higher levels of social support and community engagement are more likely to be prepared for emergencies (Kim & Zakour, 2017).
- Socially isolated older adults, particularly those in rural areas, are often the least prepared and most vulnerable during disasters (Staley et al., 2011).
- Community-based organizations and inter-sectorial partnerships can play a vital role for reducing social isolation (Smith et al., 2020).

# Community Actualization

To address social isolation among older adults in emergency preparedness, we should consider:

1. Promoting social connection as public health messaging
2. Mobilizing family and community resources
3. Developing technology-based solutions that are accessible to older adults
4. Engaging health care providers in emergency planning that includes social connection
5. Utilizing aging social services networks to reach underserved older adults
6. Implementing distanced connectivity strategies when physical proximity isn't possible

# EMERGENCY PREPAREDNESS

Helping Our seniors Through Storytelling





# WEPPI Recap

01



**Documentation Prep**  
How to prep and safe keep critical documents in the case of an emergency

02



**Medication Prep**  
How to prep medication and remedies in the case of an emergency

03



**Meal/Food (to go) Prep**  
How and what meals to prep and safe keep in the case of an emergency

# KEY TOPICS



PREPAREDNESS



SOCIAL  
CONNECTION



CO-CREATION



MEANING-MAKING



OUR ELDERS =  
LEADERS

ACTION PLAN

# Get in touch with us!

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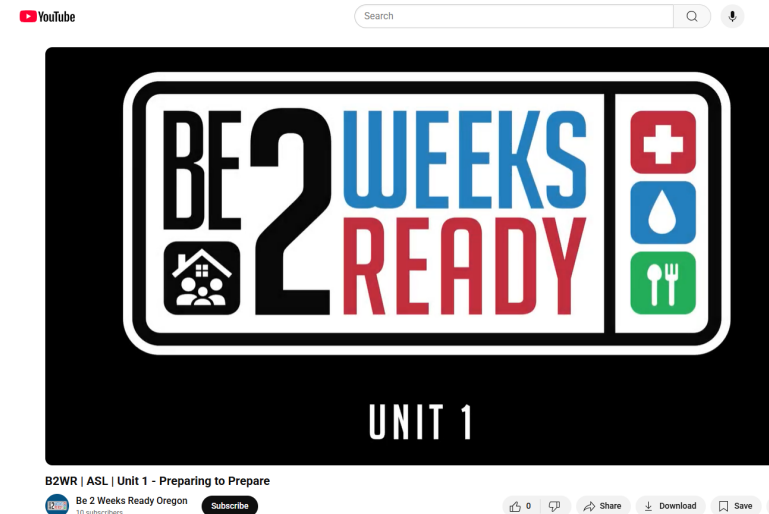
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For more information on how to build your personal preparedness, check out OEM's Be 2 Weeks Ready program:

[www.Oregon.gov/oem/Be2WeeksReady](http://www.Oregon.gov/oem/Be2WeeksReady)





# Q&A

If you have a question that we do not cover, please send it to [community.preparedness@oem.Oregon.gov](mailto:community.preparedness@oem.Oregon.gov), and we will connect you with the appropriate person.



Thank you to the partners who made this event possible



**Oregon State University**  
Extension Service



THANK YOU!

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