FEMA Medical and Dental Assistance

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New Mexicans with medical or dental expenses caused by the South Fork and Salt Fires and flooding (that began June 17 and continuing) may be eligible for help from FEMA. FEMA provides medical and dental assistance under the Individuals and Households Program (IHP).

Unlike most other forms of IHP assistance, individuals seeking medical or dental assistance do not need to live in the presidentially declared disaster areas to be considered for this assistance. Any person who incurs medical or dental expenses caused by the South Fork and Salt Fires and flooding may apply to this program for aid.

Assistance may be awarded for disaster-caused losses and needs for medical and dental items or services, including prescriptions, medical equipment and service animals.

Eligible expenses include costs associated with:

- Injury or illness caused by the disaster.
- Pre-existing injury, disability, or medical condition aggravated by the disaster.
- Replacement of prescribed medication.
- Loss or damage of personal medical or dental equipment, e.g., cane, hearing aid, glasses, dentures.
- Medical or dental insurance deductibles and co-payments for eligible expenses.
- Veterinary and other expenses related to the loss or injury of a service animal.

In addition, to be eligible:

- Your expenses cannot be covered by your insurance or other sources.
- You may be eligible if your expenses are partially covered or under-insured.
- You must submit an insurance settlement or denial letter for medical/dental insurance or documentation of assistance received from other sources that helped with disaster-caused medical or dental expenses, such as voluntary



- agencies or other government agencies.
- You must submit verification of your disaster-caused damage/loss, and proof of expenses, e.g., receipts, estimates, etc. and a signed statement from a medical or dental provider, including the date of disaster-caused injury and expenses necessary for recovery.

Other Facts You Need to Know

- You are **not** required to apply for a loan from the U.S. Small Business Administration, as a condition of eligibility to receive medical or dental financial assistance.
- Assistance for replacing lost or damaged medical or dental equipment is limited to items of similar quality and function as the item being replaced.
- Assistance for medical and dental services does not include medically unnecessary procedures (e.g., procedures designed to enhance appearance, such as teeth whitening).
- Assistance for service animals is limited to service dogs and miniature horses that perform a qualified task for a person with a disability. A service animal must be required because of a disability and perform a functional task for the applicant or a member of the household. Assistance is not available for therapy animals or emotional support animals.

How Can I Apply for FEMA Disaster Assistance?

The first step for individuals and households to receive assistance is to apply to FEMA for federal assistance. There are no costs involved to apply for, or receive, FEMA assistance. There are four ways to apply:

- Go online to disasterassistance.gov/
- Download the <u>FEMA App</u> for mobile devices at <u>fema.gov/about/news-multimedia/mobile-products</u>
- Call the FEMA Helpline at 800-621-3362 between 5 a.m. and 9 p.m., MT. Help is available in most languages. If you use a relay service, such as video relay (VRS), captioned telephone or other service, give FEMA your number for that service.



■ Visit a Disaster Recovery Center operated by the state of New Mexico and FEMA. For location and hours, visit fema.gov/drc

For an accessible video on how to apply for assistance, visit <u>youtube.com/watch=</u> WZGpWI2RCNw.

If you live in Lincoln, Otero, Rio Arriba or San Juan Counties or the Mescalero Apache Reservation the deadline to apply for FEMA assistance is Oct. 19, 2024.

For more information about FEMA's Individual Assistance program, visit ?www.fema.gov/assistance/individual.

