

LESSONS LEARNED FROM HURRICANES IRMA AND MARIA

Continuity of Prescription Benefits Programs During Natural Disasters

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THE PROGRAM

The frequency and severity of natural disasters appears to be increasing. During 2017 alone, the U.S. experienced 16 separate billion-dollar disaster events.

Headquartered in Puerto Rico, in the heart of so-called Hurricane Alley, Abarca has a unique perspective on the effect disasters have on the availability of prescription drugs, medication adherence, and community health.

Hurricane Maria, in particular, devastated many of the communities we serve. Since the storm, we have conducted a deep analysis of the impact of these types of events, and the best way to prepare for the next one.

We believe that we have an obligation to our community, the pharmacies we partner with, and our peers in the industry to share our learnings. Today, our approach to disaster planning, response, and recovery begins with five components:

1. Preparing the infrastructure. We developed a highly redundant infrastructure, with data and call center operations routed through at least three different facilities across the US. All of the data centers have redundant connections to the main pharmacy switches. Data is continuously replicated across backup data centers. Virtual call centers allow calls to be handled from any location with internet connectivity, and we have key personnel located across several time zones who are cross-trained to assist members, pharmacies, and providers in a variety of ways.

2. Getting the team in place. Being ready for natural disasters begins by cultivating a culture of awareness and preparedness. We have a cross-functional business continuity team that trains the staff and conducts drills throughout the year. Each member has reviewed what

occurred during, and how we responded to, Hurricane Maria and understands his or her responsibilities in the face of the next storm. The composition of the team is reviewed regularly to account for changes in personnel and positions.

Our plan includes a timeline of activities that must take place 72, 48, and 24 hours before a storm's anticipated landfall, and immediate actions after it hits. Although this schedule was developed with a hurricane in mind, it can be adapted for other disasters, including tornadoes, earthquakes, and forest fires that allow less time to prepare.

A sophisticated internal communications program is also in place that allows us to check on the wellbeing of our team members and their families, and to alert them to organizational activities.

3. We have conducted a deep analysis of the impact of these types of events, and the best way to prepare for the next one.

3. Ensuring availability of medications. In the immediate aftermath of Hurricane Maria, we assisted pharmacies in serving members by processing claims over the phone and visiting more than 200 retail locations. By deploying clinical and operations teams across the island and into the community, we were able to develop a database of which pharmacies had inventory and were able to serve customers. We continuously updated this information and made it available to physicians, and members.

