KERN COUNTY ELDER NEWS

Monthly Information Article | Kern County DEAR/EDRT TEAM*
*(Dependent/Elder Abuse Review) Team/EDRT (Elder Death Review Team)

FEBRUARY 2024

MEDICARE ASSISTANCE THROUGH HICAP

By: Carolina Oehler
Kern County Aging & Adult Services
Program Specialist &
HICAP Volunteer Coordinator

Kern County Aging & Adult Services Department Offers Unbiased Medicare Assistance Through HICAP

The Health Insurance Counseling and Advocacy Program (HICAP) is a network of non-profit organizations across California that provide free, unbiased, and accurate education and advocacy related to Medicare for beneficiaries who struggle to navigate their benefits and coverage. HICAP is the only agency authorized by the California Department of Aging to provide Medicare counseling and is funded through the Older Californians Act from the Area Agency on Aging and State Health Insurance Assistance Program (SHIP) funding from the Administration for Community Living (ACL).

Why is HICAP important to Medicare beneficiaries?

Selecting a health plan, prescription plan, or Medigap coverage can be overwhelming for Medicare beneficiaries and their families. However, HICAP offers education and assistance to guide them through these complex decisions.

The plan a beneficiary chooses has a direct impact on services, cost-sharing, and premium structures that can change year-to-year or as the individual's health condition changes. For this reason, it's crucial to seek advice from experts in

Agency Partners

- Bakersfield Police Department
- California Dept. of Insurance
- CSUB
- Dept. of Social Services Licensing
- GBLA
- Independent Living Center of KC
- Kaiser Permanente
- Kern Co. Aging & Adult
- Kern Co. BHRS
- Kern Co. Coroner
- Kern Co. District Attorney
- Kern Co. DA Victim Services
- Kern Co. Family Law Facilitator
- Kern Co. Public Health
- Kern Regional Center
- Kern Co. Sheriff's Office
- Kern Co. Veterans Service Dept.
- Social Security Admin.
- Strata Credit Union

Medicare rights and advocacy.

Who provides the services?

HICAP services are provided locally at Kern County Aging and Adult Services by highly trained paid and volunteer HICAP Counselors who are registered by the California Department of Aging. They offer clarity to beneficiaries regarding their coverage options and compare plans based on individual needs, such as the drugs they take and the care providers they see. HICAP does not endorse or sell insurance plans and will never pressure beneficiaries into selecting a specific plan or option. Instead, the goal is to educate beneficiaries on all the available options, enabling them to make well-informed decisions.

Some of the services provided by HICAP include:

- New to Medicare orientations and review of coverage options.
- Screening and application assistance for programs that can reduce or help pay for healthcare costs.
- Understanding coordination of benefits.
- Comparison of prescription drug plans, health plans and supplemental plans.
- Medicare rights and appeal of denials.
- Billing issues.
- Reporting Medicare fraud, waste, and abuse.

In addition, HICAP Counselors provide community education through presentations, educational workshops, webinars, health fairs, senior fairs, and other community events. HICAP outreach helps to inform groups and individuals about Medicare benefits, coverage rules, written notices and forms, appeal rights and procedures, and more.

Fraud Prevention

HICAP has been awarded a grant from Senior Medicare Patrol (SMP) to prevent fraud by educating beneficiaries about common fraud schemes, safeguarding their Medicare benefits, and reporting Medicare fraud. HICAP has noticed a rise in misleading Medicare marketing, which encourages beneficiaries to enroll in private plans through TV ads, radio, cold calling, and mailings. These ads can be misleading and convince beneficiaries that one plan is better than others. To combat this, HICAP emphasizes the importance of understanding what brokers and insurance agents are and aren't allowed to do, ensuring that beneficiaries don't enroll in a plan that isn't suitable for them. For example, Medicare Advantage Plans and their agents/brokers cannot make unsolicited calls or visits to beneficiaries if they're not enrolled in the plan. They can't enroll beneficiaries in a plan at an educational event, use the name or logo that represents Medicare, approach beneficiaries in public spaces, or offer gifts or groceries. If beneficiaries experience marketing violations or enrollment fraud, they should contact HICAP.

To make an appointment with a HICAP counselor, call 1-800-434-0222.