

Who We Are

Need help with Medicare? We're here for you.

The Health Insurance Counseling and Advocacy Program (HICAP) provides free, unbiased help with Medicare. Our trained counselors guide you through every step of the process:

- Assistance with applications and forms
- Eligibility screenings
- Answers to your Medicare questions
- Education on Medicare's preventive services

We also help you compare Medicare plans so you can make informed decisions before enrolling. HICAP serves older adults and people with disabilities throughout Kern County, offering outreach and education in local communities.

Get the support you need at no cost to you.

To request a Medicare presentation for your group or organization, or our attendance at your next resource event send your event details to aginginfo@kerncounty.com, call, or scan QR code below.

SCAN ME



Contact Us

Bakersfield Office

5357 Truxtun Avenue
Bakersfield, CA 93309
(661) 868-1000

HICAP TOLL FREE

1-800-434-0222

Fax (661)-247-8344

Open: Monday-Friday

8:00 a.m. to 5:00 p.m.

<https://www.kerncounty.com/aasd>

Call to speak with a counselor or schedule an appointment.
Appointments available by phone, virtual, and in-person.

Outreach Locations in:

Bakersfield, California City, Delano, Frazier Park, Lake Isabella, Lamont, Shafter, Taft, Tehachapi, Ridgecrest, and Wasco

As part of the national **State Health Insurance Assistance Program (SHIP)**, HICAP is your most reliable source of accurate, impartial Medicare information.



SHIP

State Health Insurance
Assistance Program

Navigating Medicare

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KERN COUNTY

AGING & ADULT SERVICES

Are you having difficulty paying for your Medicare premiums, deductibles, or medications? The MIPPA program is here to help.



The Medicare Improvements for Patients and Providers Act (MIPPA) program helps Medicare beneficiaries with limited income and assets access programs that reduce Medicare costs. Additionally, the program educates the community about Medicare preventive services.

Part D Low-Income Subsidy (LIS)/Extra Help

This program is administered by the Social Security Administration and helps to lower Medicare Part D costs. The program reduces or eliminates premiums, deductibles, and copayments for prescription drugs.

2025 Eligibility Requirements:

Income:	Assets:
Single: \$1,978	\$17,600
Couple: \$2,665	\$35,130

What counts in asset limits?

- Money in checking, savings, or retirement accounts
- Stocks
- Bonds

What assets does the program not count?

- Your home
- One car
- Burial plot
- Up to \$1,500 for burial expenses if you have that money set aside
- Furniture
- Other household and personal items

If eligible, you pay no more than \$4.90 copay for generic and \$12.15 copay for brand name medication. There are no copays during catastrophic coverage.

You'll automatically get Extra Help if you get:

- Full Medi-Cal
- Medicare Savings Programs
- Supplemental Security Income (SSI)

Medicare Savings Programs (MSPs)

Medicare Savings Programs (MSPs) are administered by state Medicaid agencies and can help cover certain Medicare costs, including Part B premiums. There are four levels of benefits, each with its own income eligibility.

2025 Income Limits

Qualified Medicare Beneficiary (QMB)

- Single: \$1,325 / Couple: \$1,783
- Pays Part A & B premiums, deductibles, and cost-sharing

Specified Low-Income Medicare Beneficiary (SLMB)

- Single: \$1,586 / Couple: \$2,136
- Pays Part B premium

Qualifying Individual (QI)

- Single: \$1,782 / Couple: \$2,401
- Pays Part B premium

Qualified Disabled Working Individual (QDWI)

- Single: \$5,305 / Couple: \$7,137
- Pays Part A premium

Key Facts

- No asset limit for MSPs.
- SSI recipients who qualify for Medicare but don't have enough work quarters for premium-free Part A will automatically get QMB and Part A coverage.

Preventive Care Benefits

Medicare preventive benefits are available to all Medicare beneficiaries, regardless of their income and assets at no cost.

Benefits:

- Welcome to Medicare exam
- Yearly wellness visit
- Alcohol misuse screening and counseling
- Cardiovascular disease screenings and behavioral therapy
- Depression screening
- Mammogram
- Cervical & vaginal cancer screenings with pap and pelvic exam
- Prostate cancer screening
- Cancer screenings: colorectal, lung, and cervical with HPV test
- Diabetes screening, diabetes self-management training, diabetes prevention program
- Glaucoma screening
- Bone mass measurement
- Hepatitis B and Hepatitis C screening
- HIV screening
- Sexually transmitted infection screenings and counseling
- Obesity behavioral therapy
- Medical nutritional therapy
- Counseling to prevent tobacco use
- Abdominal aortic aneurysm screening

Vaccines:

- Hepatitis B, Influenza, Pneumococcal, Tdap, COVID-19 and others approved by the Advisory Committee on Immunization Practices (ACIP).