



KERN COUNTY ELDER NEWS

Kern County DEAR/EDRT TEAM

(Dependent/Elder Abuse Review) Team/EDRT (Elder Death Review Team)

Monthly Information Article

JUNE 2022

Health Insurance Counseling and Advocacy Program (HICAP)



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The Medicare Health Insurance Counseling and Advocacy Program (HICAP) is administered by the California Department of Aging and it is part of the State Health Insurance Assistance Program (SHIP), a national program that offers free one-on-one assistance, counseling, and education to Medicare beneficiaries, their families, and caregivers to help them make informed decisions about their care and benefits. HICAP services are delivered by phone or in person, by appointment only, at Kern County Aging & Adult Services Department.

You can Reach HICAP by phone at
Toll Free (800) 434-0222 or
E-mail aginginfo@kerncounty.com



What Is HICAP?

Medicare is often complex, confusing and most times overwhelming. HICAP offers free local counseling, education, and assistance to Medicare beneficiaries. Trained volunteer counselors can answer questions and help beneficiaries navigate and understand their Medicare rights and benefits, including:

- How to appeal denials of coverage
- Medicare supplemental insurance (Medigap policies)
- Medicare Advantage plans
- Coordination of benefits with other insurances
- Prescription drug plan comparisons
- Long-term care insurance
- Programs to make Medicare more affordable

HICAP isn't just for people new to Medicare. Needs and options may change over time, so it's important to review your Medicare plan every year during Open Enrollment. HICAP can help you understand and compare options, so you can make choices that are best for you and your loved ones.

Call us during Open Enrollment
October 15 – December 7

Who Do They Serve?

- People 65 years and over who have Medicare
- People younger than 65 years who are eligible for Medicare due to disability
- People soon to be eligible for Medicare
- Family members, caregivers, and advocates of people with Medicare



Who Provides HICAP Services?

HICAP services are provided by highly trained volunteer counselors who are registered with the California Department of Aging (CDA) to assist seniors, disabled adults, and their families with free and unbiased Medicare counseling.

***HICAP counselors do not sell, recommend, or endorse any insurance product, agent, insurance company, or health plan.**



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 Administration
Strata Credit Union



Do you want to become a HICAP Volunteer Counselor?

The success of HICAP is achieved through energetic, self-driven and responsible volunteer counselors who are dedicated to making a difference in their community. HICAP volunteers receive extensive training to learn Medicare, benefits and coverage options, government programs that assist with Medicare costs, Medicare appeals and grievances, and other common Medicare issues. Following completion of initial training and hands on case mentoring, volunteers are registered by California Department of Aging to serve as HICAP Medicare Counselors.



If you are ready to start a meaningful volunteer experience with HICAP, scan this code with your smart phone and request an application.

HICAP HELPS MEDICARE BENEFICIARIES SAVE THOUSANDS OF DOLLARS EACH YEAR!

Medicare beneficiaries can receive financial assistance paying for their Medicare and Prescription plan premiums, deductibles and copays. Beneficiaries can apply at any time and HICAP can help. They offer free screening and application assistance with the following programs:

Medi-Cal

HICAP assists Medicare beneficiaries apply for Medi-Cal, fill out renewal forms, and understand Notices of Action

Medicare Savings Programs

These programs will pay for Medicare Part A and B Premiums, annual deductibles and copays

Extra Help Program

This program will pay for Medicare Part D monthly premiums, annual deductibles and prescription co-pays

Preventive Services

HICAP can show you how to take advantage of your free health screenings and wellness checks

SENIOR MEDICARE PATROL (SMP)

Senior Medicare Patrol (SMP) helps protect yourself and your loved ones from Medicare Fraud. The HICAP program works closely with SMP to help preserve the integrity of the Medicare and Medi-Cal programs by recovering and avoiding the billions of dollars typically lost to health care fraud each year.



How does the Senior Medicare Patrol Prevent Medicare Fraud?

SMP teaches Medicare beneficiaries how to protect their personal health information, identify and report errors on their healthcare statements, recognize scams – such as illegal marketing, providing unnecessary services and charging for services that were not provided and report fraud and abuse to the proper authorities.

What you can do to prevent Medicare Fraud

Don't disclose your Medicare Number to strangers. Read your Medicare Summary Notice or Explanation of Benefits checking for services not received. Don't respond to TV commercials or answer robocalls offering free medical equipment .



**Report Medicare fraud to HICAP by
calling 800-834-0222**



Visit Our Website:

<https://www.kerncounty.com/government/aging-adult-services/health-insurance-counseling>

