WELCOME TO YOUR

Medicare Scoop

Volunteer Spotlight Edition

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A Message from the Volunteer Coordinator

Welcome to this special Volunteer Edition of Medicare Scoop!

Although our publication is usually dedicated to Medicare education, we wanted to take a moment to recognize a very special group of people who make our program possible, our Health Insurance Counseling and Advocacy Program volunteers.

Every day, these dedicated individuals give their time, knowledge, and compassion to help Medicare beneficiaries navigate one of the most complicated healthcare systems in the country. They answer questions, solve problems, investigate billing issues, compare prescription drug plans, help clients apply for assistance programs, and advocate for older adults who simply need someone in their corner.



What makes their service even more remarkable is that they do it without selling insurance or earning commissions. Their only goal is to provide accurate, unbiased information so beneficiaries can make informed decisions about their healthcare.

This special edition celebrates the incredible work our volunteers do every day while offering a glimpse into what it takes to become a HICAP Volunteer Counselor. Whether you're a longtime supporter of our program or someone looking for a meaningful way to give back to your community, I hope these stories inspire you as much as they inspire me.

Thank you for taking the time to learn about the heart of HICAP.

Carolina Oehler
HICAP Volunteer Coordinator

Volunteers Making A Difference: Celebrating The Heart of HICAP

Earlier this spring, Kern County Aging & Adult Services celebrated **National Volunteer Appreciation Week,** recognizing the dedicated individuals who generously give their time, talents, and compassion to serve Medicare beneficiaries throughout Kern County.

While the celebration lasted just one week, the impact our volunteers make continues every single day.

Behind every Medicare counseling appointment is a trained volunteer who has chosen to use their knowledge to help someone understand their healthcare coverage, resolve difficult insurance issues, protect themselves from fraud, or simply find peace of mind during an often confusing process.

Unlike insurance agents or brokers, HICAP Volunteer Counselors never sell insurance or receive commissions. Their role is to provide **free, unbiased Medicare counseling** so beneficiaries can make informed decisions based solely on what is best for them.

THE IMPACT OF THAT COMMITMENT IS REMARKABLE.

From **June 2025 through June 2026**, our Information & Referral and HICAP team **answered 43,429 calls** from Kern County Medicare beneficiaries and community members seeking guidance. During that same period, **HICAP helped local beneficiaries save more than $4.6 million** through Medicare Savings Programs, Extra Help, prescription drug plan comparisons, billing error resolution, patient assistance programs, and other advocacy services that reduced healthcare costs.

Behind those numbers is a dedicated team of staff and volunteer counselors who devote countless hours to learning the complexities of Medicare so they can confidently guide others through difficult healthcare decisions.

For many beneficiaries, a conversation with a HICAP counselor means more than understanding Medicare, it means reducing financial stress, restoring access to healthcare services, resolving problems that seemed impossible to solve, and knowing someone genuinely cares enough to help.

Earlier this year, we had the privilege of recognizing our volunteers during National Volunteer Appreciation Week. While we enjoyed celebrating their service with a small token of appreciation, no gift could fully express the gratitude we feel for their commitment to our community.



How We Celebrated Volunteer Appreciation Week

During National Volunteer Appreciation Week, our HICAP team took time to recognize the dedicated volunteers whose compassion and commitment make our program possible. Although their work often happens quietly behind the scenes, the difference they make in the lives of Medicare beneficiaries is immeasurable.



HICAP By The Numbers:

Every Number Has a Story

JUNE 2025 – JUNE 2026

43,429
Calls Answered

Helping Medicare beneficiaries, caregivers, and community members find answers when they needed them most.

$4,677,331
Saved for Medicare Beneficiaries

Through advocacy, cost-saving programs, billing corrections, prescription assistance, and Medicare counseling.

Thousands
of Medicare Questions Answered

Every counseling appointment is an opportunity to educate, empower, and provide peace of mind.

Our counselors helped beneficiaries with:

- Medicare Savings Programs
- Extra Help (Low Income Subsidy)
- Medi-Cal assistance
- Prescription Drug Coverage
- Medicare plan comparisons
- Billing issues and claim resolution
- Patient Assistance Programs
- Medicare fraud prevention, detection, and reporting

Every number represents a person whose healthcare journey became a little easier because someone was willing to help.

The Notes That Mean the Most...

Every thank-you note remids us why our volunteers choose to serve

Thank you, Audra, for the time you spent with us yesterday. It was very, very helpful, and we left the office feeling much better equipped to make a good health insurance decision. We especially appreciate your taking all the time needed to answer our questions and to ensure that we fully understood the various options before us.

Please be assured of our sincere appreciation for your help yesterday. Your volunteering your time to assist people like us is certainly admirable!

Warm regards

Additional Feedback regarding your HICAP services:
Andrea was a vital help Margaret needed to resolve an issue regarding medical equipment return.... which was lost after she turned in to UPS. She relieved the anxiety Margaret was experiencing. I am Margaret Caregiver. Andrea helped prevent an injustice.

Carolina, I appreciate you & all that you have done for me & others that have been graced with your assistance &excellent professionalism. With eternal love & gratitude. S

Dear Ms. Garcia,
Thank you for your quick response and guidance in helping my son, Jacob, regarding his Medicare, Medi-Cal, & Part D options. I am so grateful Kern County Aging & Adult Services exists.
Best regards,

THIS LETTER IS TO SAY: THANK YOU.

I RECEIVED a letter ~~on~~ dated 3/15/00 says that I qualify FOR EXTRA HELP PAYING MEDICARE PART D DRUG COVERAGE COSTS,

AND ON 3/21/2000 (Today) I get help with MEDICARE PART B, too.
I'M VERY HAPPY
THANK YOU FOR YOUR HELP.

Miss Noelia I do appreciate your Help very much, thank you. this is Andrea Wise they Do My Drugs

More Than a Volunteer:
Becoming a Trusted Medicare Advocate



One of the greatest misconceptions about HICAP is that our volunteers simply answer questions about Medicare. In reality, HICAP Volunteer Counselors become trusted advocates, educators, and puzzle-solvers for older adults throughout Kern County.

Every day, Medicare beneficiaries contact HICAP because they are overwhelmed by confusing insurance notices, unexpected medical bills, denied claims, prescription drug costs, enrollment deadlines, or questions about their healthcare coverage. For many, they simply don't know where to turn.

That's where HICAP volunteers make an extraordinary difference.

After completing specialized training and becoming registered through the California Department of Aging, HICAP counselors provide **free, unbiased Medicare counseling** to help beneficiaries understand their options and make informed decisions. Unlike insurance agents or brokers, HICAP counselors never sell insurance products or receive commissions. Every recommendation is based solely on what is in the beneficiary's best interest.

HICAP volunteers *help individuals:*

1. Understand **Medicare eligibility** and **enrollment** periods.
2. Compare **Medicare Advantage, Prescription Drug**, and **Medigap** plans.
3. Apply for **Medicare Savings Programs, Extra Help**, and **Medi-Cal.**
4. Resolve **billing errors** and coverage disputes.
5. Appeal **Medicare denials.**
6. Locate **patient assistance programs** for costly medications.
7. Prevent, identify, and report **Medicare fraud.**
8. Connect beneficiaries with additional **community resources** when appropriate.

Our goal is simple: To empower older adults to make informed choices, *save money*, and *live with confidence.*

Sometimes the greatest service we provide is simply listening. A beneficiary who has spent weeks trying to resolve a healthcare issue often leaves a counseling appointment feeling informed, empowered, and relieved knowing someone took the time to help.

Every case is different. Every beneficiary has a story.
Every volunteer has the opportunity to change someone's day, and sometimes their life.

So, What Does It Take to Become a HICAP Volunteer?

Many people are surprised to learn that HICAP Volunteer Counselors complete intensive and specialized training before working with Medicare beneficiaries. Because Medicare counseling involves interpreting complex federal and state regulations, volunteers receive comprehensive preparation before providing services to the public.

Your Journey to Becoming a HICAP Volunteer

1 SUBMIT AN APPLICATION

We're looking for people who have:

- ✓ Compassion for others
- ✓ Strong communication skills
- ✓ Basic computer skills
- ✓ Curiosity and a willingness to learn

No Medicare experience required—we'll teach you everything you need to know.



2 COMPLETE STATE-CERTIFIED TRAINING



- ✓ Approximately 3 Weeks
- ✓ Virtual
- ✓ 3–4 Hours Per Day

Training Includes:

- Medicare Basics (Parts A & B)
- Medicare Advantage
- Prescription Drug Coverage (Part D)
- Medigap
- Medicare Savings Programs
- Medi-Cal Assistance
- Fraud Prevention (SMP) and much more

♥ Our training is comprehensive, well-supported, and designed for individuals with no previous Medicare experience.

3 PARTICIPATE IN A SUPERVISED INTERNSHIP



You'll never be expected to learn alone.

Following classroom training, volunteers complete a supervised internship from our Bakersfield office, where they work alongside experienced counselors on real Medicare cases. This hands-on experience helps you build confidence while learning interviewing techniques, case documentation, research skills, professional communication, and client advocacy.

4 BECOME STATE REGISTERED



Upon successfully completing training and internship requirements, volunteers receive their official registration through the California Department of Aging and become certified HICAP Volunteer Counselors.

5 CONTINUE MAKING A DIFFERENCE



TYPICAL COMMITMENT

12–15 HOURS PER MONTH

Flexible Schedule ♥

Most HICAP volunteers contribute approximately 12–15 hours per month, with flexible scheduling that fits around work, school, and family commitments. Although the time commitment is modest, the impact on the lives of Medicare beneficiaries is immeasurable.

COULD THIS BE YOU?

If you enjoy solving problems, learning new things, and making a meaningful difference in your community, HICAP may be the volunteer opportunity you've been looking for.

RETIREES
Share your experience and make a difference.

WORKING PROFESSIONALS
Give back a few hours and help your community.

COLLEGE STUDENTS
Build valuable healthcare experience.

COMMUNITY MEMBERS
Use your compassion to change lives in our community.

One conversation can change someone's day.
One volunteer can change someone's life.
We'd love to welcome you to the HICAP family. ♥

Interested in Volunteering?

Carolina Oehler
HICAP Volunteer Coordinator
661-868-1058

Scan to learn more or submit an application. ♥

Counselor's Corner:

Our Volunteer Superstar Answers Your Medicare Questions



Dear HICAP Counselor,

I have been diagnosed with uncontrolled hypertension due to my weight, and my doctor is recommending I start taking a GLP-1 medication. I'm worried that I won't be able to afford it. I heard there is a new Medicare program that can help pay for this medication. Is this true?

— Kristine (Tehachapi, CA)

Dear Kristine,

Thanks for submitting your question! Financial concerns surrounding GLP-1 coverage are a widespread issue among Medicare beneficiaries, but you might just be in luck.

The Centers for Medicare & Medicaid Services (CMS) launched a new program on July 1, 2026, known as the **Medicare GLP-1 Bridge**, which is scheduled to run through the end of 2027. This program was designed to allow select GLP-1 medications to be covered by Medicare not only for medically accepted indications (such as Type 2 diabetes, sleep apnea, and cardiovascular risk reduction), but also for weight-loss purposes.

Specifically, the program covers Wegovy (both injectable and tablet formulations), the Zepbound KwikPen, and Foundayo.

The GLP-1 Bridge program establishes a fixed monthly copayment of **$50** for all participating Medicare beneficiaries, regardless of the medication prescribed, dosage, or income level. However, because this program is administered directly by CMS rather than through your Medicare Part D plan, payments made for GLP-1 medications will not count toward your Part D deductible or annual out-of-pocket limit. Additionally, financial assistance programs such as **Extra Help** and the **Medicare Prescription Payment Plan** cannot be used to reduce the monthly copayment.

To qualify for the GLP-1 Bridge program, you must meet one of the following eligibility criteria:

- A Body Mass Index (BMI) above 35
- A BMI above 30 with certain qualifying medical conditions, including uncontrolled hypertension, heart failure, or chronic kidney disease
- A BMI above 27 with certain qualifying health risks, including prediabetes, a history of heart attack, or peripheral artery disease

Continued on next page →

Counselor's Corner *(continued)*

Additional eligibility requirements include remaining enrolled in either a standalone Medicare Part D Prescription Drug Plan or a Medicare Advantage Plan with prescription drug coverage, as well as having your healthcare provider submit a prior authorization request to the GLP-1 Bridge program on your behalf.

The future of the Medicare GLP-1 Bridge program beyond 2027 remains uncertain. According to Dr. Mehmet Oz, the current CMS Administrator, the agency plans to collect information on patient outcomes and participation throughout the life of the program. That data will help inform future Congressional discussions regarding whether current federal law, which generally prohibits Medicare from covering weight-loss medications, should be modified.

CMS had also begun developing an additional initiative known as the **Better Approaches to Lifestyle and Nutrition for Comprehensive Health (BALANCE) Model.** This program was intended to negotiate discounted GLP-1 prices with manufacturers for Medicare Part D plans and state Medicaid agencies while also providing beneficiaries with free lifestyle support services. However, because participation was voluntary for Part D sponsors, manufacturers, and Medicaid agencies, the program did not receive enough participation and its implementation was indefinitely suspended at the beginning of 2026.

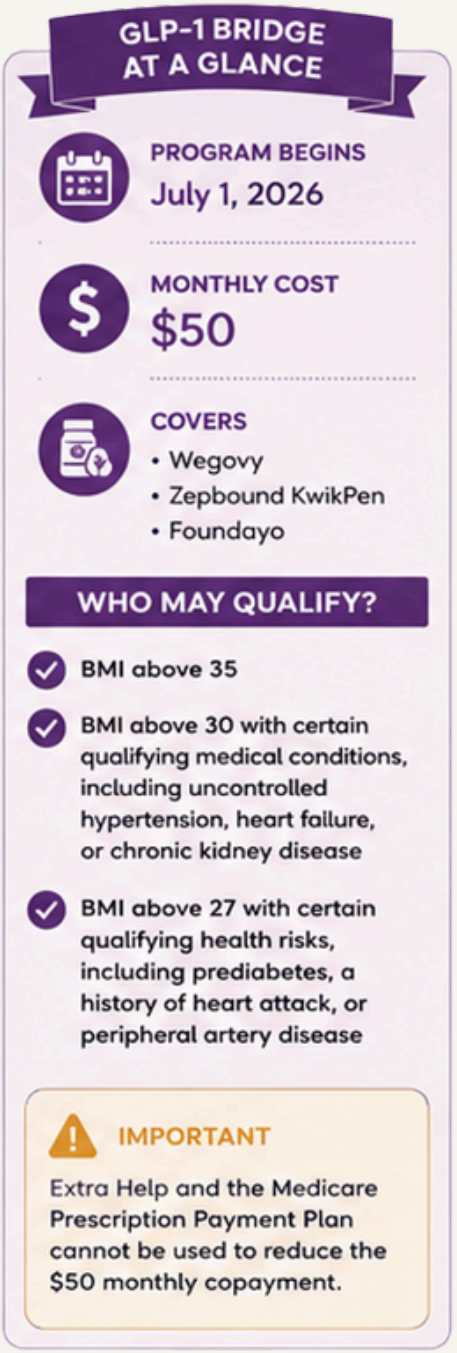
I hope this information helps clarify your options. If you think you may qualify for the Medicare GLP-1 Bridge program, I encourage you to speak with your healthcare provider about whether this program may be appropriate for you and to contact your local HICAP office for free, unbiased Medicare counseling.

Thank you again for your question, Kristine, and best wishes on your healthcare journey.

Regards,

Audra McLeod

HICAP Volunteer Counselor





MEET THIS ISSUE'S VOLUNTEER CONTRIBUTOR

Audra McLeod is a HICAP Volunteer Counselor with Kern County Aging & Adult Services. She graduated Summa Cum Laude from **UCLA** with a Bachelor of Science in **Psychobiology** and a minor in **Biomedical Research.** Audra currently works as an Emergency Department Technician while volunteering with HICAP, where she provides free, unbiased Medicare counseling and advocacy to older adults and people with disabilities. She plans to attend medical school and is passionate about patient education, healthcare access, and serving her community.

Counselor's Corner

Beyond Medicare

PREPARING FOR THE ADVENTURE OF A LIFETIME

A HICAP Volunteer Shares Her Journey Preparing for an African Safari



by Adela Medina, HICAP Volunteer

When I decided to celebrate my 70th birthday by going on a safari to Kenya and Tanzania, I had no idea how much preparation the trip would require!

Aside from the expected travel arrangements, including flights, visas, and accommodations, there were also mandatory vaccinations and medications that I needed before traveling. I had no idea where to go to obtain the required vaccines or prescriptions.

For this trip, I was required to receive the Yellow Fever vaccine and certificate, as well as malaria medication. My doctor recommended that I contact Public Health, which referred me to Passport Health, a company that provides travel immunizations and medications with a location here in Bakersfield.

While researching Passport Health, I discovered that it is a very expensive service, charging between $100 and $125 for the initial consultation. In addition, the vaccines and medications themselves can be quite costly.

Fortunately, after doing more research, I found Safegard Travel Medicine, an online service that provides travel health recommendations. They partner with Costco Pharmacy to prescribe and provide the necessary vaccines and medications. Their initial consultation cost was only $40.

After completing my online medical history, listing my vaccinations, and providing my travel destinations, Costco Pharmacy contacted me within just two days. They recommended not only the required Yellow Fever vaccine, malaria medication, and typhoid medication (all paid out of pocket), but also the Hepatitis A/B vaccine series and Azithromycin tablets, both of which were covered by Medicare. I also chose to receive the MMR booster, which was recommended by the Centers for Disease Control and Prevention (CDC). The CDC website (cdc.gov) provides country specific recommendations for vaccines and medications.



African Safari: Kenya and Tanzania

I chose the accelerated Hepatitis A/B vaccination schedule (four doses) rather than the standard three-dose schedule so I could complete as much of the series as possible before leaving on my trip. I expected to experience some discomfort or soreness after the shots, but fortunately, I did not.

At this point, I have completed three Hepatitis A/B vaccinations. In a few weeks, I will receive the Yellow Fever vaccine and the MMR booster during the same appointment. Had I received them separately, I would have needed to wait a month between vaccinations, and I didn't want to delay my preparations.

The pharmacist also explained that, because of my age and the possibility of side effects from the Yellow Fever vaccine, I could simply receive the required vaccination certificate without getting the vaccine. Even so, I chose to receive the vaccine because I wanted the greatest level of protection for my trip.

Afterward, I will begin taking typhoid medication. I'll also start my malaria medication two days before departure, continue taking it throughout my trip, and for several days after returning home.

While preparing for this once in a lifetime adventure, I learned that one of the most important parts of planning international travel is making sure you're medically prepared.

Here are some of the lessons I learned along the way

- Knowing which vaccines and medications are required for your destination.
- Finding a provider that offers travel medicine services at a reasonable cost.
- Planning your vaccination schedule early enough to complete everything before your departure, allowing you to simply enjoy the adventure ahead.

Travel has always been one of my dreams, and being prepared gives me peace of mind to fully enjoy this incredible experience. I hope sharing my journey helps you feel more confident when planning your own international adventures.

Safe travels,

Adela

Travel Preparation Checklist

- [x] Passport
- [x] Visa
- [x] Yellow Fever Vaccine
- [x] Malaria Medication
- [x] Typhoid Medication
- [x] Hepatitis A/B
- [x] MMR Booster
- [x] CDC Travel Recommendations
- [x] Travel Insurance
- [x] Ready for Adventure!



Looking ahead to the adventure of a lifetime!

> "I haven't been everywhere, but it's on my list."
>
> — Susan Sontag

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