

HICAP Newsletters 2021



NEWSLETTER

(SHASTA, LASSEN, SISKIYOU, MODOC, TRINITY)

PSA 2 AAA HEALTH INSURANCE COUNSELING ADVOCACY PROGRAM (HICAP)

Volume 2 / Issue 3 / March 2021

AN OVERVIEW

The Health Insurance Counseling & Advocacy Program (HICAP) is a state-sponsored, volunteer-supported program that provides FREE counseling to people with Medicare about their benefits, rights and options, and other health insurance related questions.

HICAP provides unbiased information to help you make an informed decision for your individual health care needs.



**HELP FOR PEOPLE ON FIXED INCOMES IS
IMPORTANT BECAUSE THE COST OF LIVING
GOES UP, BUT THEIR INCOMES DO NOT!**

Call HICAP at 530-223-0999 / 800-434-0222

Medicare Savings Programs and Corresponding Financial Assistance

| Medicare Savings Program | Financial Assistance |
|--------------------------|--|
| QMB | Medicare Part A and B premiums, deductibles, and co-payments |
| SLMB | Medicare Part B premiums |
| QI | Medicare Part B premiums |
| QDWI | Medicare Part A premiums |

Programs that Can Help You Pay Your Medicare Expenses

There are federal and state programs available for people with Medicare who have income and resources below certain limits. These programs may help you save on your health care and prescription drug costs.

Call HICAP at 530-223-0999 / 800-434-0222



HICAP does not sell, endorse, or recommend any specific insurance product.

*Ask about Medicare's Preventive Services
Medicare pays for many preventive services to keep you
healthy.*

Medicare Enrollment Periods

IEP

Begins three months before the month of your 65th birthday and continues for three months after

SEP

Eight-month window that begins when your employer coverage ends

GEP

If you miss your IEP, you can sign up for Medicare between January 1st and March 31st of each year

There are certain periods when you can join, change or drop the different parts of Medicare (A, B, C, and D). In other words, you are not allowed to enroll or disenroll whenever you want.

- Initial Enrollment Period (IEP) Parts A & B
- General Enrollment Period (GEP) Parts A & B
- Annual Election Period (OEP) Parts D and C (C=MA)
- Special Enrollment Period (SEP) Parts B, D, MA-PD
- Medicare Advantage (MA) Open Enrollment Period

January 1-March 31

January 1-March 31

Call HICAP at 530-223-0999 / 800-434-0222

Contact Us
Health Insurance Counseling Advocacy Program (HICAP)
1647 Hartnell Avenue, Suite 8
Redding, CA 96002

HICAP services are free and include individual counseling and assistance as well as community education services.



"This project was supported, in whole or in part, by grant numbers 2001CAMIAA-00, 2001CAMISH-00, and 2001CAMIDR-00 from the U.S. Administration for Community Living (ACL), Department of Health and Human Services, Washington, D.C. 20201.

Grantees undertaking projects with government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official ACL policy."



NEWSLETTER

(SHASTA, LASSEN, SISKIYOU, MODOC, TRINITY)

PSA 2 AAA HEALTH INSURANCE COUNSELING ADVOCACY PROGRAM (HICAP)

Volume 2 / Issue 4 / April 2021

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HOW CAN YOU PROTECT YOURSELF AND OTHERS FROM MEDICARE FRAUD?

Remember, Medicare will never call or email you about your Medicare, unless you have contacted them first. If someone should call you about a new Medicare or Social Security Card, even if it says the name on the caller ID, it may be a scam.

Never give out your Medicare information, Social Security number or other personal, financial or healthcare information over the phone.

Caution your family, friends and neighbors to protect themselves from potential healthcare fraud or medical identify theft.

If you feel your Medicare information has been used by someone else ...

Call HICAP at 530-223-0999 / 800-434-0222

April is Volunteer Appreciation Month!

The success of HICAP is achieved through responsible, energetic people who want to help others, Trained volunteers work as counselors to help the disabled and elderly of our 5 counties. HICAP is an excellent way to become involved in your community. To learn more about becoming a part of this very special team ...

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NEWSLETTER

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PSA 2 AAA HEALTH INSURANCE COUNSELING ADVOCACY PROGRAM (HICAP)

Volume 2 / Issue 5 / May 2021

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MAY IS NATIONAL MENTAL HEALTH AWARENESS MONTH

Medicare helps pay for mental health services through Part A and Part B.

- If you have Part A and you're an inpatient in a general or psychiatric hospital, Medicare helps pay for therapy, lab tests, and other services.
- If you have Part B, Medicare helps cover mental health visits you would get from a doctor and services you generally get outside of a hospital. These include one depression screening per year, one alcohol misuse screening per year, opioid use disorder treatment services, and other services.

Your mental health is just as important as your physical health, and Medicare wants you to feel safe and supported.

Visit [Medicare.gov](https://www.Medicare.gov) for more information about your mental health coverage.

Call HICAP at 530-223-0999 / 800-434-0222

Spring into Action with Medicare Preventive Care!

Preventive services are valuable to your well-being, because they can help you keep from getting sick and find health problems early, when treatment works best.

Practice [preventive care](#) to ensure you stay healthy, live longer, and delay or prevent many diseases. So, as you tend to your garden this spring, make a commitment to tend to yourself, too!

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NEWSLETTER

(SHASTA, LASSEN, SISKIYOU, MODOC, TRINITY)

PSA 2 AAA HEALTH INSURANCE COUNSELING ADVOCACY PROGRAM (HICAP)

Volume 2 / Issue 6 / June 2021

JUNE IS NATIONAL HEALTH AND WELLNESS MONTH

June is National Health and Wellness Month. Have you had your Annual Wellness Visit with your doctor? Medicare pays for a wellness visit annually.

If you've had Medicare Part B (Medical Insurance) for longer than 12 months, you can get a yearly "Wellness" visit once every 12 months to develop or update a personalized prevention plan to help prevent disease and disability, based on your current health and risk factors. Your provider may also perform a cognitive impairment assessment.

Your costs in Original Medicare: You pay nothing for this visit if your doctor or other qualified health care provider accepts assignment.

The Part B [deductible](#) doesn't apply. However, you may have to pay [coinsurance](#), and the Part B deductible may apply if:

- Your doctor or other health care provider performs [additional](#) tests or services during the same visit.
- These additional tests or services may not be covered under the preventive benefits.

Call HICAP at 530-223-0999 / 800-434-0222

Spring into Summer with Medicare Preventive Benefits!

Some of the Preventive benefits Medicare pays for:

Diabetes screening Bone Mass measurement
Cardiovascular disease Mammograms Lung Cancer
Hepatitis Prostate Cancer Screening

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KNOW ABUSE REPORT ABUSE
ELDER AND DEPENDENT ADULT ABUSE AWARENESS

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October 15-December 7

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Volume 2 / Issue 7 / July 2021

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DO YOU NEED HELP PAYING YOUR MEDICARE AND PRESCRIPTION COSTS?

Medicare Savings Programs (MSPs) help pay your Medicare costs if you have limited income and savings. There are three main programs, each with different benefits and eligibility requirements.*

1. Qualified Medicare Beneficiary (QMB): Pays for Medicare Parts A and B premiums.
2. Specified Low-income Medicare Beneficiary (SLMB): Pays for Medicare Part B premium.
3. Qualifying Individual (QI) Program: Pays for Medicare Part B premium.

If you enroll in an MSP, you will also automatically get [Extra Help](#), the federal program that helps pay your Medicare prescription drug (Part D) plan costs.

To qualify for an MSP, you must have Medicare Part A and/or B and meet [income and asset guidelines](#)

Call HICAP at 530-223-0999 / 800-434-0222

The Emergency Broadband Benefit

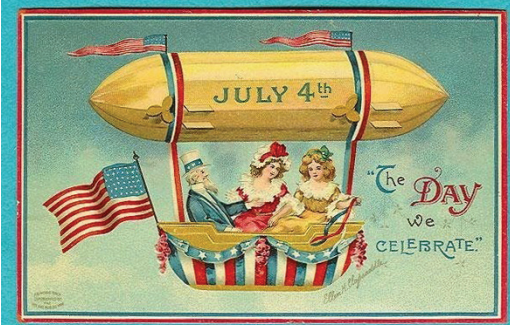
The Federal Communications Commission has launched a temporary program to help families and households struggling to afford Internet service during the COVID-19 pandemic. The Emergency Broadband Benefit provides a discount of up to \$50 per month toward broadband service for eligible households and up to \$75 per month for households on qualifying Tribal lands. Eligible households can also receive a one-time discount of up to \$100 to purchase a laptop, desktop computer, or tablet from participating providers. Eligible households can enroll through a participating broadband provider or directly with the Universal Service Administrative Company (USAC) using an online or mail in application. You can learn more about the benefit, including eligibility and enrollment information, by visiting www.fcc.gov/broadbandbenefit, or by calling **833-511-0311**

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NEWSLETTER

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PSA 2 AAA HEALTH INSURANCE COUNSELING ADVOCACY PROGRAM (HICAP)

Volume 2 / Issue 8 / August 2021

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ARE YOU TURNING 65?

DO YOU PLAN TO RETIRE? DO YOU PLAN TO CONTINUE TO WORK?

- Do I need Medicare if I have a retiree plan?
- Do I need Medicare Part B and Part D?
- Do you understand Medicare and how it works with employer group health insurance when you continue to work after 65 or when you retire?
- Do I need a Medicare Supplement plan if I have a retiree plan?

Call HICAP at 530-223-0999 / 800-434-0222

- [Medicare Part A \(Hospital\)](#) and [Medicare Part B \(Medical\)](#) coverage. These two parts each have deductibles and co-insurance.
- [Part C](#) are Medicare Advantage Plans.
- [Part D](#) is the prescription coverage.

Call HICAP at 530-223-0999 / 800-434-0222

- Are you interested in the Medicare Advantage Plans (HMO or PPO), will your doctor accept these plans in Northern California?
- HICAP can help you find Medicare supplement insurance to cover "gaps in Medicare."
- HICAP can help you understand, cost-compare and enroll into the Medicare prescription drug plan.

- Are you about to turn 65 and still working and have employee insurance? Or do not have employee insurance?
- If you do not have employee insurance when eligible for Medicare, you should check with Social Security three months before turning 65 to avoid penalties. If you have employee coverage you will be ok; enroll into Medicare when you quit working or lose employer group

health insurance whichever comes first. You will need to provide proof of insurance after turning 65 when you enroll into Medicare later.

- Are you considering, or have, COBRA? If you are 65, with COBRA, you still need to enroll into Medicare. COBRA is not employee insurance since you are paying the full premium.

Call HICAP at 530-223-0999 / 800-434-0222

What is ‘Guarantee Issue’?

Medicare does not pay all of your medical expenses, it has ‘gaps’, the deductibles and copays. To help fill these gaps private insurance companies are there to help. When you turn 65 during your initial enrollment period (IEP), or when you retire with no medical insurance, supplemental insurance companies cannot ask you health screening questions or pose waiting periods on you. This is Guarantee Issue. You have no waiting periods. The insurance companies offer you the best, lowest premiums when you enroll into Medicare. Waiting longer after Medicare enrollment will increase the premiums and waiting periods will be in place, and you may have to have health screening to be able to purchase.

Medicare Part D – Prescription Plans

Another part of Medicare is Part D, prescription drug coverage. The enrollment period for prescription coverage is the same as Medicare A and B – seven months; when you retire after 65 you have 60 days to enroll into a prescription drug plan to avoid penalties.

The prescription plans vary...some with deductibles, some without. The plans all have ‘formularies’, the list of medications they cover.

There are ‘levels’ in the plans – deductible, initial level, coverage gap (donut hole), and catastrophic level. The ‘donut hole’ is officially closed. The pharmaceutical companies and Medicare are assisting with copays during this level. The member pays 25% (+/-) during the coverage gap.

Social Security has a program to assist with premiums and copays call “Extra Help”. Our staff and volunteers can assist you in the application process.

Contact HICAP for a ‘Going onto Medicare’ appointment! We will walk you through the enrollment process! There is no fee for our services!!

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CALIFORNIA HEALTH ADVOCATES

Health Insurance Counseling & Advocacy Program (HICAP): An Overview

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Who does HICAP serve?

- Current Medicare beneficiaries
- Adult children and other representatives of Medicare beneficiaries
- People about to become eligible for Medicare or planning for retirement
- People younger than 65 years old who are eligible for Medicare due to a disability
- Service providers, such as social workers, nurses, doctors, and healthcare advocates working with Medicare beneficiaries
- People needing information on long-term care insurance

- Your rights as a health care consumer
- Your Medicare benefits and rights, including how to appeal denials of coverage
- Legal help and representation at Medicare appeals and administrative hearings (through direct assistance or referrals)
- Supplementing Medicare such as Medigap plans, retiree plans, TriCare for Life, VA health benefits
- Medicare Advantage plans, including Health Maintenance Organizations (HMOs), Preferred Provider Organizations (PPOs), Medicare Private Fee for Service Plans (PFFS), Special Needs Plans (SNPs) and Medicare Savings Accounts (MSAs)
- Medicare prescription drug coverage (Part D) offered through stand-alone prescription drug plans (PDPs) and Medicare Advantage prescription drug plans (MA-PDs)
- Low-income assistance programs and how they work with Medicare (Medicare Savings Programs, Part D low-income subsidy, and Medi-Cal)
- Long-term care insurance

“HICAP Counseling Services are provided by trained volunteer counselors who are registered by the California Department of Aging and, who are acting in good faith to provide information about health insurance policies and benefits to you, the client. This information shall not be construed to be legal advice, and the Volunteer HICAP Counselor is generally not liable for acts and omissions in providing counseling to recipients of this service.” (Welfare and Institutions Code, Section 9785 (c) (Chapter 869, Statutes of 1990).

How can HICAP help you?

HICAP services are available in every county in California. Your local HICAP agency can help you by providing information and counseling on:

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(A Resource for all your Medicare Questions)

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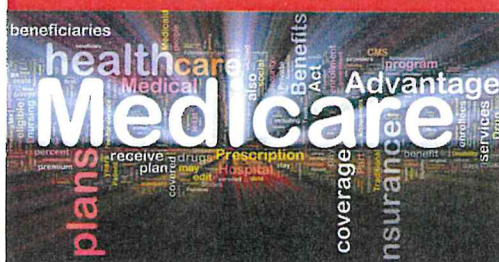
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Volume 2 / Issue 9 / September 2021

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Medicare's Annual Open Enrollment

October 15 – December 7

- What is the Annual Open Enrollment Period?
This is the time of year for Medicare beneficiaries to review, their Medicare Prescription Drug plan and Medicare Advantage plans for the new year 2022!
Premiums increase, deductibles go up or down, medications are added or removed from the formulary - list of covered medications of your plan. **And**, plans leave or close!!

Call HICAP at 530-223-0999 / 800-434-0222

- There are four levels of the prescription drug plans: *Deductible, Initial Coverage Level, Coverage Gap (Donut Hole) and Catastrophic Level.* Your medications determine which levels you go in and out of during the year.
- The standard deductible for 2022 will be \$480.
- Some drug plans have no deductible.
- Some plans don't charge you full cost of medications during the deductible.

You will be receiving your 'Annual Notice of Change (ANOC)' sometime in September. Read through it to see the changes being made to your prescription coverage or Medicare Advantage plan for the new year of 2022.

Medicare Advantage Plans

Are you interested in the Medicare Advantage Plans (MAPD)? Medicare Advantage plans are sold by private insurance companies who are contracted with Medicare to provide you Medicare benefits in a different way. The different forms of Medicare Advantage plans are:

- HMO – Health Maintenance Organization
- PPO – Preferred Provider Organization.
- D-SNP– Dual Special Needs Plans (Medi-Cal)
- FFS – Fee for Service Plans

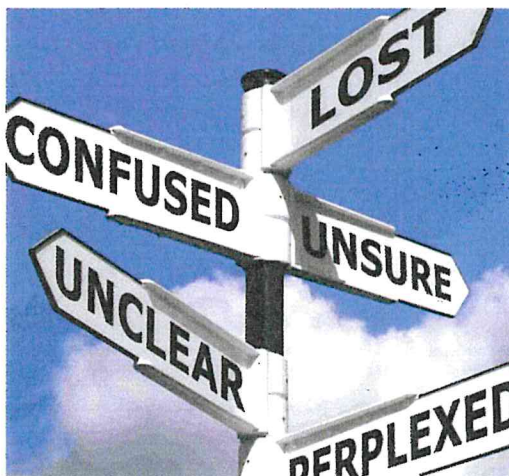
Medicare Advantage plans are managed care plans, your medical provider must be contracted to the plan (network provider). These plans are complex. **Before** enrolling into one of the Medicare Advantage plans, **PLEASE** consult your doctors to verify they will continue to see you if you change to a Medicare Advantage Plan! They have the right to refuse to see you if you purchase/enroll into a Medicare Advantage plan. An MAPD plan also includes prescription coverage, combining health and prescription coverage into one. Make sure you understand the health coverage of the plan you are interested in. In 2021 these Medicare Advantage plans were only available in Shasta county.

Reminder – *California Birthday Rule* (on your birthday and 60 days thereafter), HICAP can help cost-compare your current Medigap supplement plan with the same plan but with a different insurance company to make sure you are paying the least premium for the same benefits.

HICAP can help you understand, cost-compare and enroll into the Medicare Prescription and Medicare Advantage Plan.

There is no fee for our services!

(HICAP is a free resource for all your Medicare Questions)



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- Service providers, such as social workers, nurses, doctors, and healthcare advocates working with Medicare beneficiaries
- People needing information on long-term care insurance

How can HICAP help you?

HICAP services are available in every county in California. Your local HICAP agency can help you by providing information and counseling on:

- Your rights as a health care consumer
- Your Medicare benefits and rights, including how to appeal denials of coverage
- Legal help and representation at Medicare appeals and administrative hearings (through direct assistance or referrals)
- Supplementing Medicare such as Medigap plans, retiree plans, TriCare for Life, VA health benefits
- Medicare Advantage plans, including Health Maintenance Organizations (HMOs), Preferred Provider Organizations (PPOs), Medicare Private Fee for Service Plans (PFFS), Special Needs Plans (SNPs) and Medicare Savings Accounts (MSAs)
- Medicare prescription drug coverage (Part D) offered through stand-alone prescription drug plans (PDPs) and Medicare Advantage prescription drug plans (MA-PDs)
- Low-income assistance programs and how they work with Medicare (Medicare Savings Programs, Part D low-income subsidy, and Medi-Cal)
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Eight-month window that begins when your employer coverage ends

GEP

If you miss your IEP, you can sign up for Medicare between January 1st and March 31st of each year

There are certain periods when you can join, change or drop the different parts of Medicare (A, B, C, and D). In other words, you are not allowed to enroll or disenroll whenever you want.

- Initial Enrollment Period (IEP) Parts A & B
- General Enrollment Period (GEP) Parts A & B *January 1-March 31*
- Annual Election Period (OEP) Parts D and C (C=MA)
- Special Enrollment Period (SEP) Parts B, D, MA-PD
- Medicare Advantage (MA) Open Enrollment Period

Call HICAP at 530-223-0999 / 800-434-0222

Contact Us
Health Insurance Counseling Advocacy Program (HICAP)
1647 Hartnell Avenue, Suite 8
Redding, CA 96002



HICAP services are free and include individual counseling and assistance as well as community education services.

"This project was supported, in part by grant number 90SAPG0094-02-00 from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy."

HICAP Newsletters 2022



NEWSLETTER

(SHASTA, LASSEN, SISKIYOU, MODOC, TRINITY)

PSA 2 AAA HEALTH INSURANCE COUNSELING ADVOCACY PROGRAM (HICAP)

Volume 3 / Issue 1 / January – March 2022

AN OVERVIEW

The Health Insurance Counseling & Advocacy Program (HICAP) is a state-sponsored, volunteer-supported program that provides FREE counseling to people with Medicare about their benefits, rights and options, and other health insurance related questions.

HICAP provides unbiased information to help you make an informed decision for your individual health care needs.



MEDICARE ENROLLMENT PERIODS

(January 1 – March 31, 2021)

General Enrollment Period

People who did not enroll in Part A or B during their IEP or terminated their Part A or Part B benefits and want to re-enroll, may enroll during this period. Your benefits will begin July 1st. Late enrollment penalties may apply.

Call HICAP at 530-223-0999 / 800-434-0222

Medicare Advantage Open Enrollment Period (MA)

The (MA OEP) allows beneficiaries to disenroll from their MA plan and return to Original Medicare, or to change from one MA plan to another MA plan.

If you disenroll from an MA plan and return to Original Medicare, you have an SEP to enroll in a stand-alone Part D prescription drug plan. The SEP ends March 31 or when you enroll in a stand-alone Part D plan, whichever is sooner.

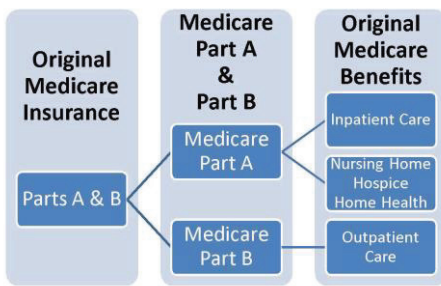
Call HICAP at 530-223-0999 / 800-434-0222

Programs that Can Help You Pay Your Medicare Expenses

There are federal and state programs available for people with Medicare who have income and resources below certain limits. These programs may help you save on your health care and prescription drug costs.

HICAP services are free and include individual counseling and assistance as well as community education services.

*HICAP does not sell, endorse, or
recommend any specific insurance product*



MEDICARE ENROLLMENT PERIODS

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Ask about Medicare's Preventive Services
Medicare pays for many preventive services to keep you healthy.

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NEWSLETTER

(SHASTA, LASSEN, SISKIYOU, MODOC, TRINITY)

PSA 2 AAA HEALTH INSURANCE COUNSELING ADVOCACY PROGRAM (HICAP)

Volume 3 / Issue 2 / April-June 2022

APRIL IS VOLUNTEER RECOGNITION MONTH

AN OVERVIEW

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Are you retired? Would you like something to do with your spare time after the house is clean, garden is in? Please consider volunteering. April is Volunteer Recognition Month; as providers of the volunteers, we take April to show appreciation to our precious volunteers that give of themselves to the programs.

We at HICAP, need volunteers in each of the five counties we serve – Shasta, Lassen, Siskiyou, Modoc, and Trinity. Please consider contacting Pam Smith-Jimison about volunteering with us.

Below are comments from our HICAP clients

Comments:

I have already recommended HICAP to my daughter, who will turn 65 this Feb. 2022. I am very ~~pleased~~ pleased with everything Tam helped me with!

Comments:

I Found Nancy to be EXTREMELY Helpful going above and beyond, 2 appts And phone calls. I Am so grateful she really 'knows' her stuff And she has a warm personality. We ARE so Lucky to have people Like her. THANK YOU!!

Comments:

My husband & I appreciate this service very much. The counselors are always very respectful, helpful & courteous. Thank you!

Call HICAP at 530-223-0999 / 800-434-0222

May is Mental Health Awareness

&

Stroke Awareness Month

June is Elder Abuse Awareness Month

Call HICAP at 530-223-0999 / 800-434-0222

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Ask about Medicare's Preventive Services

Medicare pays for preventive services to keep you healthy.

Medicare Fraud Alert

Beware of Scams



- 🎯 Do not respond to offers for free medical equipment or services.
- 🎯 Check your medical statements routinely for services not provided.
- 🎯 Share your Medicare number ONLY with your trusted providers.
- 🎯 Report Medicare Fraud to **California Senior Medicare Patrol call 855-613-7089**

Don't be a target of Medicare Fraud



Some Medicare Fraud and Scam Tactics

- Durable Medical Equipment: Free knee braces, back braces
- Hospice
- Genetic Testing
- COVID-19
- Home Health Care
- Medicare Marketing Violations and Enrollment Fraud
- Nursing Home Care
- Outpatient Mental Health Care
- Telehealth
- Pharmacy and Prescription Drug
- Ambulance



Report

When Medicare beneficiaries are unable to act on their own behalf to address suspected Medicare fraud, errors, or abuse, the SMPs work with them, their family caregivers, and others to address the problems, and, if necessary, make referrals to outside organizations to intervene. SMPs educate beneficiaries to report suspected fraud, errors, or abuse immediately!

Here are steps SMPs recommend beneficiaries take to report their concerns:

1. **Call the health care provider.** Call the provider or supplier first to question the charge. If it was a mistake, ask them to correct it.
2. **Call the company that paid the bill.** If the provider or supplier can't answer the question, contact the company that paid the bill. Their contact information can be found on your Medicare Summary Notice (MSN) or Explanation of Benefits (EOB).
3. **Contact the SMP.** If you are not satisfied with the response you get from a provider, supplier, or billing company, you can contact your local SMP. The SMP helps beneficiaries understand the difference between suspected fraud, errors, or abuse. SMPs also assist beneficiaries in addressing suspected errors. If fraud or abuse is suspected, SMPs refer cases to the proper authorities for further investigation.

Medical identity theft occurs when a beneficiary's Medicare number is misused, either by a provider, a supplier, or by someone posing as the real beneficiary in order to receive medical care. Such Medicare numbers are considered "compromised." A beneficiary whose number is compromised may be affected forever by false claims against his or her Medicare number.



Health Impact

Receiving health care from a fraudulent provider can mean the quality of the care is poor, the intervention is not medically necessary, or worse: The intervention is actually harmful. A beneficiary may later receive improper medical treatment from legitimate providers as a result of inaccurate medical records that contain:

- False diagnoses
- Records showing treatments that never occurred
- Misinformation about allergies
- Incorrect lab results

Additionally, because of inaccurate or fraudulent claims to Medicare, beneficiaries may be denied needed Medicare benefits. For example, some services have limits. If Medicare thinks such services were already provided, they will deny payment.

Personal Financial Losses

Medicare fraud, errors, and abuse can all result in higher out-of-pocket costs for beneficiaries, such as copayments for health care services that were never provided, were excessive, or were medically unnecessary. Beneficiaries may also find themselves stuck with bills for services from providers who should have billed Medicare but instead billed the beneficiary for the entire cost of that service.

If you believe your Medicare number has been misused, contact your local Senior Medicare Patrol (SMP) at **855-613-7089**



**Protect Yourself and loved ones from
Medicare fraud**

Senior Medicare Patrols (SMPs) empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, errors, and abuse.

Medicare Enrollment Periods

IEP

Begins three months before the month of your 65th birthday and continues for three months after

SEP

Eight-month window that begins when your employer coverage ends

GEP

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January 1-March 31

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- Medicare Advantage (MA) Open Enrollment Period

January 1-March 31

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NEWSLETTER

(SHASTA, LASSEN, SISKIYOU, MODOC, TRINITY)

PSA 2 AAA HEALTH INSURANCE COUNSELING ADVOCACY PROGRAM (HICAP)

Volume 4 / 1st Quarter / January – March 2023

AN OVERVIEW

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2023
happy new year

MEDICARE ENROLLMENT PERIODS

General Enrollment Period (January 1 – March 31, 2023)

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Medicare Advantage Open Enrollment Period (MA) (January 1 – March 31, 2023)

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If you disenroll from an MA plan and return to Original Medicare, you have an SEP to enroll in a stand-alone Part D prescription drug plan. The SEP ends March 31 or when you enroll in a stand-alone Part D plan, whichever is sooner.

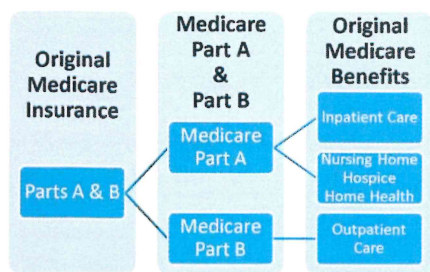
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Planning and Service Area 2 Area Agency on Aging (PSA 2 AAA)

Advisory Council News Brief

The mission of the PSA 2 AAA Advisory Council is to be the "grassroots voice" of older adults & adults with functional impairments in the PSA 2 AAA service region.

Do you know how APS Services can help in your community?

Each California county has an Adult Protective Services (APS) agency to help elder adults (60 and older) and dependent adults (18-59). Dependent adult refers to someone who has a limitation that restricts their ability to carry out normal activities or to protect their rights. APS is a social services program which provides a system to investigate reports of abuse by others and self-neglect. Self-neglect refers to a person struggling with routine activities, who cannot meet some or all of their own needs and does not have assistance.

When APS receives a call from a concerned citizen about an elderly person, two common things they hear are "I don't want to get them into any trouble" or "I don't want them to have to leave their homes and go into a facility." APS services are designed to help come up with solutions with the client. The service is not punitive in anyway.

Some of the duties of an APS social workers are:

- Advocate on behalf of the client,
- Develop, with the consent and help of the client, a service plan, (A service plan can be as simple as directing clients to a service needed and as elaborate as helping clients locate resources to find a new residence).
- Provide information and referrals to other agencies for services or interventions that the client may need, and
- To refer to law enforcement when appropriate. (Investigations are required to be completed if APS believes a crime has been committed).

The client has the right to:

- Receive voluntary protective services if they request or consent to these services,
- Participate in all decisions regarding their welfare, if able to do so,
- Choose the least restrictive alternative that meets their needs,
- Refuse medical treatment if it conflicts with their religious beliefs and practices,
- Have their information kept confidential, and
- Choose not to consent to services.

It is common for older people and dependent adults to feel ashamed to disclose maltreatment and needing assistance. APS is there to help in a non-judgmental, supportive approach. If you need help or know someone that may need these services, call your local county APS office:

Lassen Co. – 530-251-8158

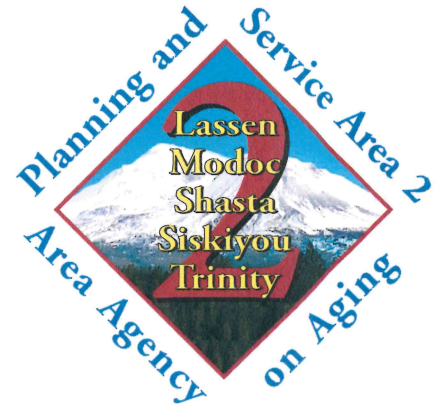
Shasta Co. – 530-225-5798

Modoc County – 530-233-6501

Siskiyou Co. – 530-841-4200

Trinity Co. – 530-623-8209

Contact us at www.psa2.org or call us at (530) 842-1687.



ADVOCATES NEEDED FOR SENIORS LIVING IN LONG-TERM CARE FACILITIES

BECOME A PSA 2 OMBUDSMAN PROGRAM VOLUNTEER!

Ombudsman volunteers are trained, and state certified as problem solvers for residents in Long-Term Care Facilities. Once Certified, Ombudsman monitor conditions and work to resolve problems that negatively impacting elderly and dependent adults living in Long-Term Care Facilities.

Being a Long-Term Care Ombudsman affords you the opportunity to make a world of difference in the lives of the elderly.

FOR MORE INFORMATION CONTACT CRYSTAL DUCHOW @ 530-229-1435

HICAP Newsletters 2024



NEWSLETTER

(SHASTA, LASSEN, SISKIYOU, MODOC, TRINITY)

PSA 2 AAA HEALTH INSURANCE COUNSELING ADVOCACY PROGRAM (HICAP)

Volume 5 / 1st Quarter / January – March 2024

AN OVERVIEW

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Medicare

MEDICARE ENROLLMENT PERIODS

General Enrollment Period (January 1 – March 31, 2024)

People who did not enroll in Part A or B during their IEP or terminated their Part A or Part B benefits and want to re-enroll, may enroll during this period. **Your benefits will begin the first of the following month.** Late enrollment penalties may apply.

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Medicare Advantage Open Enrollment Period (MA) (January 1 – March 31, 2024)

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If you disenroll from an MA plan and return to Original Medicare, you have an SEP to enroll in a stand-alone Part D prescription drug plan. The SEP ends March 31 or when you enroll in a stand-alone Part D plan, whichever is sooner.

Call HICAP at 530-223-0999 / 800-434-0222

Need Help Paying Your Medicare Costs?

There Are Programs That Can Help Save You Money.

PSA 2 AAA HICAP Services
Health Insurance Counseling Advocacy Program

800-434-0222

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Medicare Fraud



Preventive Services



Medigap Supplements



Part D Annual Review

HICAP services are free and include individual counseling and assistance as well as community education services. Call HICAP at 530-223-0999 / 800-434-0222 for a Medicare presentation.



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ADVOCATES NEEDED FOR SENIORS LIVING IN LONG-TERM CARE FACILITIES

BECOME A PSA 2 LONG-TERM CARE OMBUDSMAN VOLUNTEER IN SHASTA COUNTY!

1647 HARTNELL AVE SUITE 6
REDDING, CA 96002

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Being a PSA 2 Long-Term Care Ombudsman affords you the opportunity to make a world of difference in the lives of the elderly.

FOR MORE INFORMATION CONTACT: CRYSTAL DUCHOW @ 530-229-1435



Advisory Council News Brief

“There are only four kinds of people in the world.

Those who have been caregivers.

Those who are currently caregivers.

Those who will be caregivers, and those who will need a caregiver.”

— **Rosalyn Carter, Former First Lady**

What is Caregiving? - The term caregiver refers to anyone who provides physical, emotional, financial, or logistical support to a loved one with a disabling condition. If you help a loved one with any of the following tasks: preparing meals, bathing, dressing, grocery shopping, cleaning the house, managing medications, arranging for services, paying household bills, getting in and out of bed, or getting to doctor visits, then... YOU ARE A CAREGIVER!

Caring for Yourself - Caregivers often express feeling guilty if they care for themselves, but if they don't, stress, burnout, or even death can occur. If you are out running errands and you run out of gas or break down because you didn't do proper maintenance on your vehicle, you end up calling someone for help. You will also spend more time and money to repair the damage. Caring for yourself doesn't mean not caring for your loved one. Self-care means you can be successful as a caregiver and not a mean, cranky, exhausted version of yourself.

Common Signs and Symptoms of Caregiver Stress:

- ✓ Anxiety, depression, irritability
- ✓ Difficulty sleeping
- ✓ New or worsening health problems
- ✓ Feeling increasingly resentful
- ✓ Neglecting responsibilities
- ✓ Feeling tired and run down.
- ✓ Overreacting to minor nuisances.
- ✓ Trouble concentrating
- ✓ Drinking, smoking, or eating more.
- ✓ Cutting back on leisure activities

Two of the most important things you can do are learning as much as you can about your loved-one's condition and participating in a support group. There are resources listed below.

Support Groups

Passages Caregiver Resource Center offers in-person support groups in Shasta, Trinity, and Siskiyou Counties. They also offer a virtual support group. Call or email for dates, times, and locations: (530) 221-1900 or via email at MCRC@csuchico.edu or mfernandez@csuchico.edu.

Resources

PSA 2 Area Agency on Aging serving older and disabled adults in Lassen, Modoc, Shasta, Siskiyou, Trinity Counties - (530) 842-1687, (800) 510-2020 or visit: www.psa2.org

Call 211 for specialized information or visit: <https://www.211.org>

Passages Caregiver Resource Center, Redding - (530) 221-1900 or www.passagescenter.org

Passages Online Channel – Caregiver Corner:

<https://media.csuchico.edu/channel/Caregiver%2BCorner/184480963>

Disability Action Center (DAC), Redding – (530) 242-8550. Yreka and Mt. Shasta by appointment - www.actionctr.org

Family Caregiver Alliance - www.caregiver.org

Veterans Service Offices – Lassen Co. – (530) 251-8192, Modoc Co. – (530) 233-6209, Shasta Co. – (530) 225-5616, Siskiyou Co.- (530) 842-8010, and Trinity Co. – (530) 623-3975

In Home Supportive Services Contact Numbers: Lassen Co. - (530) 251-8158, Modoc Co. - (530) 233-6501, Shasta Co. - (530) 225-5507, Siskiyou Co.- (530) 841-2700, Trinity Co.- (530) 623-1265



NEWSLETTER

(SHASTA, LASSEN, SISKIYOU, MODOC, TRINITY)

PSA 2 AAA HEALTH INSURANCE COUNSELING ADVOCACY PROGRAM (HICAP)

Volume 5 / 2nd Quarter / April - June 2024

APRIL IS VOLUNTEER RECOGNITION MONTH

Are you retired? Would you like something to do with your spare time.
HICAP is seeking volunteers. Make A Difference!

Here are a few comments from our HICAP clients.

Comments: *This is a wonderful program and we hope it can continue. Keep up the good work!*

Comments: *I could not live without HICAP! Thank you*

Comments: *Always a blessing and very helpful. I couldn't do without this service. Wonderful People too!*

Comments: *did not discuss Medicare. She found me a prescription drug plan I can afford.*

Call HICAP at 530-223-0999 / 800-434-0222

Medicare Part B Covers Preventive Services

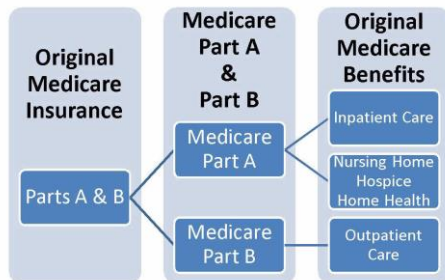
Welcome to Medicare Preventive Visit (first 12 months).
Yearly Wellness Visit (every 12 months).

HICAP services are free, and include individual counseling and assistance as well as Community education services.



Medicare Health Benefits
have a separate enrollment period than your
Social Security Full Retirement Benefits.

Make sure you enroll in your Medicare Health Benefits
as early as three months before your 65th birthday.



MEDICARE ENROLLMENT PERIODS

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Planning and Service Area 2 Area Agency on Aging (PSA 2 AAA) Advisory Council News Brief

Advisory Council News Brief

What is the PSA 2 Area Agency on Aging Advisory Council?

Recently on a radio talk show, the commentator described the age of seniors. Instead of saying 60 years and older, he said “60 years and better.”

Seniors living “better” is also a great way to describe the overall goal of the Planning and Service Area 2 Area Agency on Aging (PSA 2 AAA) Advisory Council.

The Council is a “grassroots voice” of older adults in the PSA 2 region that consists of members serving seniors in Lassen, Modoc, Shasta, Siskiyou and Trinity Counties.

The Council provides input into the development of area plan goals and objectives as well as participates in activities in each of their community to help achieve their goals around seniors living “better.” These activities include participation in various community programs, committees, outreach to state and local governments, advocating on senior issues, as well as the development and distribution of community education materials.

Many areas of senior living in which the Council is involved include caregiving support, elder abuse prevention and education, health services, transportation, fall prevention education, long term care, nutrition access, state activities and overall supportive services.

Each of the counties has four representatives, including representation from contracted services providers within the area. At least 50 percent of the members are 60 years of age and “better.” The Council is comprised of senior service providers, persons with disabilities, veterans, and others with knowledge of aging issues. Members bring a voice from their own experiences and others in their communities.

Potential members are appointed by their respective County Board of Supervisors when vacancies occur. Currently, there are vacancies in three (Modoc, Siskiyou, and Trinity Co.) of the five counties. The Advisory Council is a FUN group that meets on the last Friday of the month to give updates on activities in their communities, activities at the state level, updates on goals and objectives, and shared successes as well as challenges. This is just a snapshot of the Council. The Council needs *YOU*. If this sounds like something you would be interested in or if you have questions, please contact the PSA 2 AAA office at 530 842-1687.

What is the Area Agency on Aging?

The PSA 2 AAA is a Joint Powers Agency providing aging and adults services in the five counties mentioned.

There are 33 service areas in California.

They are charged with creating service delivery which will best meet the needs of older adults.

The PSA 2 AAA consists of an Executive Board, the Advisory Council, an Executive Director and staff. All area agencies share a common mission of preserving independence, dignity and choice to enable our populations to “age-at-home” and prevent premature institutionalization.



ADVOCATES NEEDED FOR SENIORS LIVING IN LONG-TERM CARE FACILITIES

BECOME A PSA 2 LONG-TERM CARE OMBUDSMAN VOLUNTEER IN SHASTA COUNTY!

1647 HARTNELL AVE SUITE 6
REDDING, CA 96002

Ombudsman volunteers are trained, and state certified as problem solvers for residents in Long-Term Care Facilities. Once certified, Ombudsman monitor conditions and work to resolve problems that may be negatively impacting elderly and dependent adults living in Long-Term Care Facilities.

Being a PSA 2 Long-Term Care Ombudsman affords you the opportunity to make a world of difference in the lives of the elderly.

FOR MORE INFORMATION CONTACT: CRYSTAL DUCHOW @ 530-229-1435



NEWSLETTER

(SHASTA, LASSEN, SISKIYOU, MODOC, TRINITY)

PSA 2 AAA HEALTH INSURANCE COUNSELING ADVOCACY PROGRAM (HICAP)

Volume 5 / 3rd Quarter / July-September 2024

AN OVERVIEW

The Health Insurance Counseling & Advocacy Program (HICAP) is a state-sponsored, volunteer-supported program that provides FREE counseling to people with Medicare about their benefits, rights and options, and other health insurance related questions. HICAP provides unbiased information to help you make an informed decision for your individual health care needs.

Annual
Enrollment
Period



MedicarePlanFinder.com

plans, ***your medical providers must be contracted with the plan.*** When you enroll into a MA-PD plan, Medicare does not pay any of your medical costs. Medicare is paying the plan your Medicare Part B premium to take care of you. Make sure you can afford the copays and deductibles of the Medicare Advantage Plans. You cannot purchase a *supplement plan* to pay these copays and deductibles! Before enrolling into one of these Medicare Advantage plans, ***PLEASE consult your doctors to verify they will continue to see you when you have a Medicare Advantage Plan!*** If you need to see an “out of network” provider, your copays will be higher and may not count towards your MOOP!

Medicare's Open Enrollment



What is the Annual Open Enrollment Period?

This is the time of year for Medicare beneficiaries to look at their Medicare Prescription drug plan and Medicare Advantage plan for the new year 2025!

- Premiums increase, deductibles go up or down, medications are added or removed from the plan's formulary list. **And** plans leave or close!

Call HICAP at 530-223-0999 / 800-434-0222

Medicare Advantage Plans

Medicare Advantage plans with prescription drug coverage are managed care

Senior Medicare Patrol (SMP)

Medicare Fraud Alert – Beware of Scams

DO NOT to offers for free medical equipment or **RESPOND** services.

CHECK your medical statements (MSN) routinely for services not provided.

CALL us for a FREE fraud prevention presentation or for guidance if you suspect you may be the victim of fraud.

SHARE your Medicare number **ONLY** with your trusted medical providers.

REPORT Medicare Fraud to **California Senior Medicare Patrol** at 855-613-7080.

IEP

Begins three months before the month of your 65th birthday and continues for three months after

SEP

Eight-month window that begins when your employer coverage ends

GEP

If you miss your IEP, you can sign up for Medicare between January 1st and March 31st of each year

Medicare Enrollment Periods

There are certain periods when you can join, change or drop the different parts of Medicare (A, B, C, and D). In other words, you are not allowed to enroll or disenroll whenever you want.

- Initial Enrollment Period (IEP) Parts A & B
- General Enrollment Period (GEP) Parts A & B 1/1 – 3/31
- Annual Election Period (OEP) Parts D and C (C=MA) 10/15-12/7
- Special Enrollment Period (SEP) Parts B, D, MA-PD
- Medicare Advantage (MA) Open Enrollment Period

Call HICAP at 530-223-0999 / 800-434-0222

(A free resource for all your Medicare questions)

Contact Us
 Health Insurance Counseling Advocacy Program (HICAP)
 1647 Hartnell Avenue, Suite 8
 Redding, CA 96002

Medicare Fraud



Preventive Benefits



Medigap Supplement



Part D Review



HICAP services are free and include individual counseling and assistance as well as community education services.

Ask about Medicare's Preventive Services

Medicare pays 100% for many preventive services to keep you healthy.



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Powerful Produce Produces Powerful People

Fruits and vegetables are powerful because they contain antioxidants, magnesium, calcium, and vitamins A, C, D, and K, which help with bone health. They are often identified as the most important part of a diet in preventing age-related disease and are at the core of a balanced diet. These foods have been shown to reduce the risk of heart disease and stroke, help lower blood pressure, prevent digestive issues, protect against cancer, and help decrease problems with cognitive issues like Alzheimer's disease. They can help to maintain healthy muscles which help with balance. Many fruits contribute to hydration and just make you smile.

Apple Apricot Avocado Banana Blackberry Blueberry Boysenberry Cherry Coconut Cranberry Date Elderberry Fig Grape Raisin Grapefruit Guava Kiwifruit Lemon Lime Mango Cantaloupe Honeydew Watermelon Nectarine Orange Papaya Peach Pear Persimmon Plum Pineapple Pomegranate Raspberry Strawberry Artichoke Asparagus Broccoli Brussels sprouts Cabbage Cauliflower Celery Cilantro Corn Cucumber Eggplant Beans Collard greens Lentils Peas Okra Chives Leeks Onion Bell Pepper Chilis Beets Carrots Radish Potato Sweet Potato Yams Squashes Tomato Zucchini Kale Spinach

By adding more vegetables and fruits you will help displace other foods that may not be as healthy for you. Add dried or fresh fruit to oatmeal, pancakes, and waffles. Add colorful vegetables, such as red cabbage, carrots, and bell peppers, to green salads. Top salads with dried cranberries or raisins or with sliced pears, oranges, strawberries, or grapefruit. Add extra vegetables to pasta sauces, spaghetti, and soups. Use them in dips like hummus or guacamole. On pizzas, swap the pepperoni for peppers, broccoli, or tomatoes. Vegetables don't have to be raw to count toward your daily intake. Grilling or pan roasting are 2 other tasty ways to enjoy veggies.

Some dark, leafy greens have a high vitamin K content and may interfere with medications like blood -thinners. Always consult your health care provider or pharmacist for information about interactions with medications.

Source: NIH National Library of Medicine

The CalFresh Program helps to improve the health and well-being of qualified households and individuals by providing them a means to meet their nutritional needs. Caring for a school age child? SUN Bucks work just like CalFresh and can give families \$120 per eligible child to buy groceries during the summer while still receiving other food program benefits.

For more information on SUN Bucks, call the CalFresh Benefits Helpline at 1-877-847-3663 or visit www.getcalfresh.org.



ADVOCATES NEEDED FOR SENIORS LIVING IN LONG-TERM CARE FACILITIES

BECOME A PSA 2 LONG-TERM CARE OMBUDSMAN VOLUNTEER IN SHASTA COUNTY!

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