



NEWSLETTER

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PSA 2 AAA HEALTH INSURANCE COUNSELING ADVOCACY PROGRAM (HICAP)

Volume 6 / 1st Quarter / January – March 2025

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

MEDICARE ENROLLMENT PERIODS COMING UP!

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.

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

Medicare Health Benefits are separate from your Social Security Retirement Benefits

Make sure you enroll in your Medicare Health benefits three months before your 65th birthday to avoid penalties.

For more information, call Health Insurance Counseling Advocacy Program (HICAP) 800-434-0222 / 530-223-0999 A free service.

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

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.

Volunteer with Health Insurance Counseling Advocacy Program (HICAP)

PSA 2 HICAP is recruiting individuals who are computer savvy, enjoy working with people, can commit to volunteer one hour a week, have a willingness to learn about Medicare, and to serve Medicare beneficiaries in our community.

FREE TRAINING IS PROVIDED BY HICAP



Call (800) 434-0222 / (530) 223-0999 or email psmith@psa2-hicap.org for more information.

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 (Jan. 1st–Mar 31st)
- Annual Election Period (OEP) Parts D and C (C=MA) (Oct. 15 – Dec. 7th)
- Special Enrollment Period (SEP) Parts B, D, MA-PD
- Medicare Advantage (MA) Open Enrollment Period (Jan. 1st-Mar 31st)

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



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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Healthy New Year's Resolutions for Older Adults

Adult vaccinations – The recommended vaccines for seniors in California include COVID-19, Flu, RSV, Singles and Pneumonia. The Center for Disease Control and Prevention recommends that adults aged 65 and older should get two doses, separated by at least two months of the COVID-19 vaccine. People with weakened immune systems may need more doses. People 65 and older should get the flu vaccine every year. People aged 75 and older should get one dose of the RSV vaccine to protect against severe illness. People aged 60-75 who are at a higher risk of severe RSV, such as those who are immunocompromised, should also get one dose. The Singles vaccine is recommended for those aged 50 and older. It is a two-dose series separated by 2-6 months apart. The Pneumonia vaccine is recommended for people 65 and older. Ask your primary healthcare provider which vaccines are best for you.

Eat healthy – Eat at least five servings of fruits and vegetables daily. You still need healthy foods, but fewer calories. Choose deep colors, fiber-rich whole grain and less fatty meats like chicken or turkey. Include calcium and vitamin rich foods. Two daily servings of low-fat milk, yogurt and cheese are a way to get these nutrients. Use healthier fats, herbs and spices to reduce the need to add salt or fat.

See your primary healthcare provider regularly – Schedule annual MediCare visits around your birthday month. Discuss health screenings and any changes to your advanced directives. Talk about your medications and if you still need to take them.

Be active – Physical activity can be safe and healthy for older adults, even if you have heart disease, diabetes, or arthritis. Many of these conditions can get better with physical activities. It can also help your mood.

When you feel down – Older adults can suffer from depression or anxiety. If you have signs of depression or anxiety for more than two weeks, talk to your primary healthcare provider. Some signs can be sadness, tiredness, loss of appetite, difficulty sleeping, worrying, irritability and wanting to be alone.

Get enough sleep – Older adults need at least 7 to 8 hours of sleep a night. Avoid daytime naps, which can keep you up in the evening.

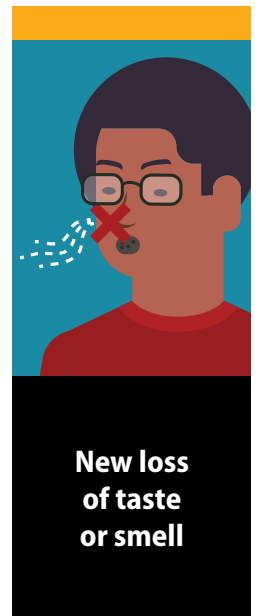
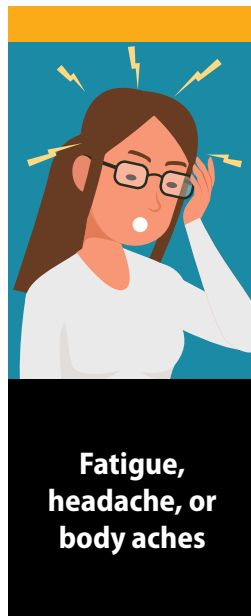
Guard against falls – Falls are the leading cause of injuries and death among older adults. Exercise such as walking or working out with an elastic band can increase your strength, balance and flexibility to help you avoid falls.

Use your brain – The more you use your mind the better it works. Socializing, having discussions and reading are good options.

Consider multivitamins - Use vitamins or nutritional supplements. Contact your primary healthcare provider if you have questions.

Symptoms of COVID-19

Know the symptoms of COVID-19, which can include the following:



If you are experiencing any of these symptoms, get tested for COVID-19.

Symptoms can range from mild to severe and appear 2–14 days after you are exposed to the virus that causes COVID-19.

**Seek medical care immediately if you or someone you know has
Emergency Warning Signs of COVID-19:**

- Trouble breathing
- Persistent pain or pressure in the chest
- New confusion
- Difficulty waking or staying awake
- Pale, gray, or blue-colored skin, lips, or nail beds, depending on skin tone

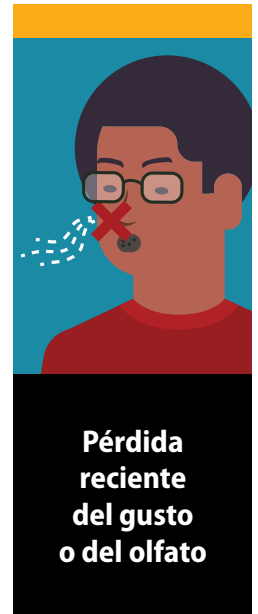
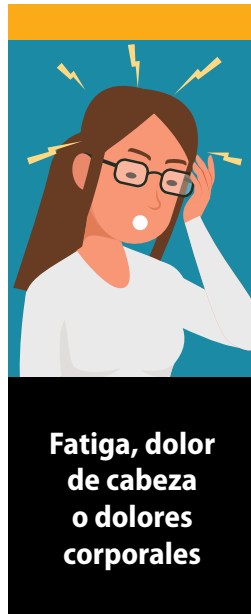
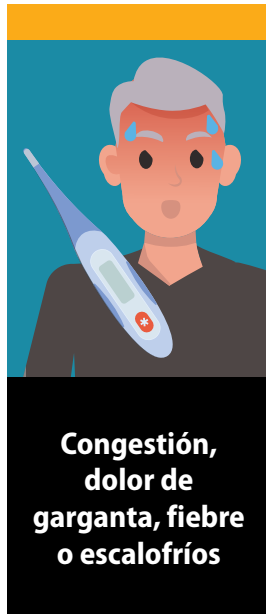
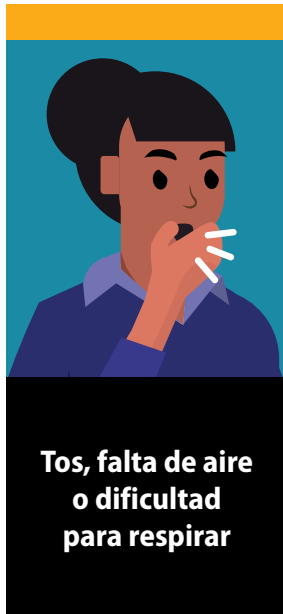
This is not a list of all possible symptoms. Please call your healthcare provider for any other symptoms that are severe or concerning to you.



[cdc.gov/coronavirus](https://www.cdc.gov/coronavirus)

Síntomas de COVID-19

Conozca los síntomas de COVID-19, que pueden incluir:



Si tiene alguno de estos síntomas, hágase la prueba de COVID-19.

Los síntomas pueden ser de leves a graves y aparecer de 2 a 14 días después de que usted haya estado expuesto al virus que causa el COVID-19.

Busque atención médica de inmediato si usted o alguien que conoce presenta signos de advertencia de que se trata de una emergencia por COVID-19:

- Dificultad para respirar
- Dolor o presión persistentes en el pecho
- Estado de confusión de aparición reciente
- Dificultad para despertarse o mantenerse despierto
- Color pálido, gris o azulado de la piel, los labios, o el lecho de las uñas, dependiendo del tono de piel

Esta lista no incluye todos los síntomas posibles. Llame a su proveedor de atención médica si tiene cualquier otro síntoma que sea grave o que le preocupe.

