



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.

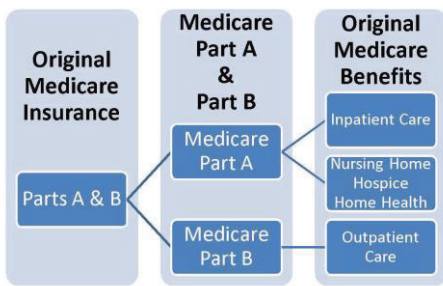
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Programs that Can Help You Pay Your Medicare Expenses

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

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

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

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



"This project was supported, in part by grant number 90SAPG0094-01-00 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."



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PSA 2 AAA HEALTH INSURANCE COUNSELING ADVOCACY PROGRAM (HICAP)

Volume 3 / Issue 2 / April-June 2022

APRIL IS VOLUNTEER RECOGNITION MONTH

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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 ~~plea~~ pleased with everything Pam 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

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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

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

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- General Enrollment Period (GEP) Parts A & B *January 1-March 31*
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- Special Enrollment Period (SEP) Parts B, D, MA-PD
- Medicare Advantage (MA) Open Enrollment Period *January 1-March 31*

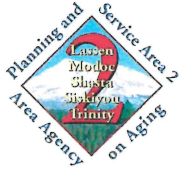
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Volume 4 / 1st Quarter / January – March 2023

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2023
happy new year

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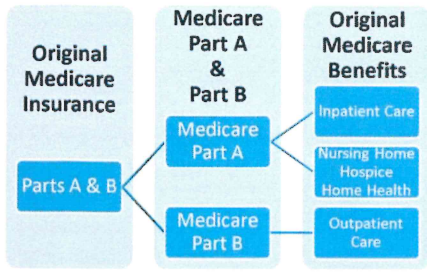
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- Annual Election Period (OEP) Parts D and C (C=MA) (Oct. 15 – Dec. 7th)
- Special Enrollment Period (SEP) Parts B, D, MA-PD
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Advisory Council News Brief

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:

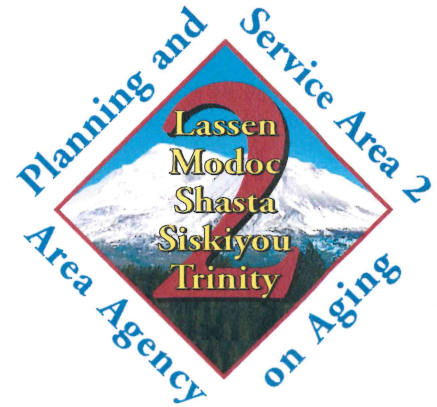
Lassen Co. – 530-251-8158

Shasta Co. – 530-225-5798

Modoc County – 530-233-6501

Siskiyou Co. – 530-841-4200

Trinity Co. – 530-623-8209



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