



NEWSLETTER

(SHASTA, LASSEN, SISKIYOU, MODOC, TRINITY)

PSA 2 AAA HEALTH INSURANCE COUNSELING ADVOCACY PROGRAM (HICAP)

Volume 5 / 1st Quarter / January – March 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.



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.

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

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.

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



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

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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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



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