

HICAP Monthly Newsletter



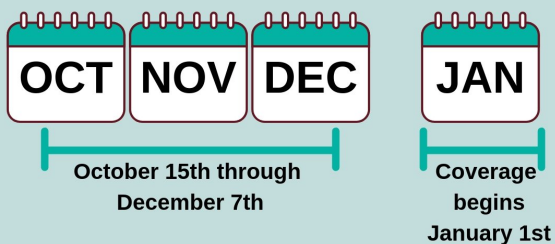
Free Service to Medicare Beneficiaries

October Issue 2023

HICAP is here to help Monday - Friday, 8am - 5pm
Give us a call at (559) 224-9117 or 1-800-434-0222

HICAP welcomes Medicare Annual Open Enrollment!

MEDICARE OPEN ENROLLMENT PERIOD



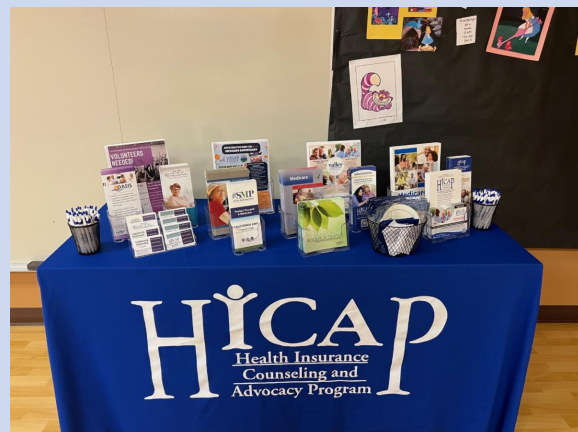
[Medicare.gov](https://www.Medicare.gov)

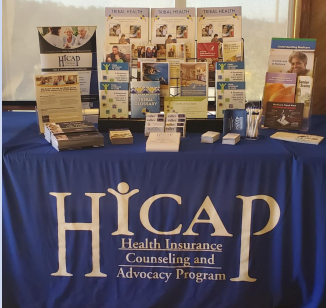
To view options for health and drug coverage, contact your local HICAP! HICAP can assist you with navigating Medicare.gov.

1-800-MEDICARE is also available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

Medicare Open Enrollment runs from **October 15 to December 7**. During this time, people eligible for Medicare can compare 2024 coverage options on Medicare.gov.

Medicare.gov provides clear, easy-to-use information, as well as an updated Medicare Plan Finder, to allow people to compare options for health and drug coverage, which may change from year to year.





CAUTION CAUTION CAUTION CAUTION

BEWARE OF SCAMS DURING MEDICARE OPEN ENROLLMENT



COMMON SCAMS

- Getting bills for services or medical supplies you never received.
- Being prescribed tests and services that are not necessary.
- Receiving medical supplies or equipment you never ordered and do not need.

PROTECT YOURSELF

- Only share your Medicare and Social Security numbers with those you trust.
- Carry your Medicare card only when you need it.
- Keep a record of all your medical visits and procedures.
- Review your Medicare statements for mistakes and charges you don't recognize.
- Trust your instincts; report any and all suspected fraud.

LEARN MORE AT HICAP



(559)-224-9117

**Monday - Friday
8AM - 5PM**

**5363 N. Fresno St.
Fresno, CA 93710**



This project was supported, in part by grant number 904640019-03-01, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. (2021). Community counseling projects receive government sponsorship and administrative support from their funding and coordinating agency. In the U.S., California is the only state that has a dedicated, state-funded program for Community Living projects. HICAP operates with financial assistance and support from the Fresno-Madera Area Agency on Aging. HICAP provides free services in Spanish and the volunteer staff speaks Spanish. HICAP is a program of the California Department of Aging, U.S. Department of Health and Human Services, Washington, D.C. 20201. Se ofrece a sus beneficiarios que empiezan a preocuparse sobre el pago de sus gastos de salud o que necesitan ayuda para entender sus beneficios de Medicare. HICAP ofrece un servicio gratuito y confidencial de asesoramiento y asistencia a los beneficiarios de Medicare en español. HICAP opera con asistencia financiera y apoyo de la Agencia de Envejecimiento de la Área del Fresno-Madera.

Important HICAP Announcement!



Our website has launched!



Please visit our webpage at the Valley Caregiver Resource Center website for more information about your Fresno and Madera HICAP. Please scan the QR code for quick access, or find us at valleycrc.org.

Upcoming November Events

Medi-Cal Application Assistance Day

APPLYING FOR MEDI-CAL as a MEDICARE BENEFICIARY

with **HICAP** Health Insurance Counseling and Advocacy Program
Free Service to Medicare Beneficiaries

Fresno County Department of Social Services

STATE OF CALIFORNIA BENEFITS IDENTIFICATION CARD
ID No: 01224887430003
JOHN Q. HICAPMENT
M 05 20 1991 18466 0408 02 21 05

IT'S AS EASY AS 1, 2, 3!

1 Get in contact with Medi-Cal at HICAP
MEDI-CAL APPLICATION ASSISTANCE DAY FOR FRESNO COUNTY
During your scheduled appointment, a Fresno County Eligibility Worker may provide assistance with:
• General program questions
• Application assistance with: Medi-Cal, CalFresh, CalWorks
• Ongoing cases
• Understanding letters received
CALL HICAP TO SCHEDULE YOUR APPOINTMENT
MONDAY-FRIDAY 8AM-5PM ☎ (559) 224-9117

2 Gather these important documents
• Legal names of all people included in the application
• Social Security cards
• Proof of Address: Utility Bills (i.e. PG&E), insurance documents, etc.
• Proof of Identity: Passports, driver's license, etc.
• Income and Tax information: W2 forms, pay stubs, bank Statements, etc.
• Property: Car title, etc.
Disclaimer: Please bring all documents enclosed in a secure folder. Do not share documents/personal information with anyone other than the Eligibility Worker on site.

3 Fill out the initial application for Fresno County
Eligibility is income-based, and considers assets.
• Additional assets
◦ Individuals: \$130,000 limit
◦ Couples: \$195,000 limit
Families or persons with income too high to qualify for a free Medi-Cal program may have a Share of Cost.

This event is the 2nd wednesday of every month.
GIVE US A CALL AND WE WILL SCHEDULE YOU IN!

☎ (559)-224-9117 📅 Monday - Friday 8AM - 5PM 📍 5363 N. Fresno St. Fresno, CA 93710

Supported by SHIP State Health Insurance Assistance Program, California Department of AGING, A program of valley CAREGIVER RESOURCE CENTER



Join us for one of our favorite events!

Every 2nd Wednesday of the month, **Fresno County Department of Social Services** joins us at **Valley Caregiver Resource Center** to assist Seniors and Caregivers about all things **Medi-Cal, CalFresh, and CalWorks.**



Medi-Cal Application Assistance Day is by appointment only. Please call HICAP at (559) 224-9117 to schedule your appointment. Spaces are limited, call us today!

Jakara Movement Medicare & Medi-Cal Event

FREE MEDICARE AND MEDI-CAL EVENT

+RESOURCE
FAIR

HICAP
Health Insurance
Counseling and
Advocacy Program

Free Service to Medicare Beneficiaries
Program of Valley Caregiver
Resource Center



Medi-Cal



Sunday, Nov 19 2023
1PM - 5 PM



At Sikh Institute
4827 N Parkway Dr
Fresno, CA 93722

By Appointment **ONLY**
Limited Spots!

Health Insurance Counseling and
Advocacy Program (HICAP) and
Fresno County Department of
Social Services (DSS) will assist
community members with their
Medicare and Medi-Cal needs

Contact: 559 549 7213

Register: www.jakara.org/freemedi
or scan the QR code



Join HICAP and Fresno County Department of Social Services for a
free assistance event hosted by Jakara Movement!
[Click here](#) or scan the code above to register.

Senior Medicare Patrol



Medicare's Open Enrollment Period

Considerations when choosing a new plan

If you have Original Medicare, ask yourself these questions before choosing a stand-alone **Part D drug plan**:

- ❓ Does the plan cover all the medications I take?
- ❓ Does the plan have restrictions on my drugs?
- ❓ How much will I pay for monthly premiums and the annual deductible?
- ❓ How much will I pay at the pharmacy (copay/coinsurance) for each drug I take?
- ❓ Is my pharmacy in the plans' preferred network? Can I fill my prescription by mail order?
- ❓ What is the plan's star rating?
- ❓ If I have other drug coverage, will the Medicare drug plan work with this coverage?

Ask yourself these questions before choosing a new or different **Medicare Advantage Plan**:

- ❓ How much are the premium, deductible, and coinsurance/copay amounts?
- ❓ What is the annual maximum out-of-pocket cost for the plan?
- ❓ What service area does the plan cover?
- ❓ Are my doctors and hospitals in the plan's network?
- ❓ What are the rules I must follow to access health care services and my drugs?
- ❓ Does the plan cover additional benefits not covered by Original Medicare?
- ❓ What is the plan's star rating?
- ❓ Will this plan affect any additional coverage I may have?

Ask yourself this question about **Medigap policies** if you are leaving or joining Original Medicare during the fall Open Enrollment Period:

- ❓ Will I be able to buy a Medigap policy to help with out-of-pocket costs, now or in the future?



You can use **Medicare's Plan Finder tool** to compare plans. Access Plan Finder by going online to www.Medicare.gov/plan-compare. You can also call your **State Health Insurance Assistance Program (SHIP)** for help comparing plans or using Plan Finder. Contact information for your local SHIP is on the last page.

We are always here to help and share our services!

**Best Wishes, from the
Fresno/Madera HICAP Team** □

**Laura, Jean, Sujey, Gyan, Wayne C.,
Linda, and Debra**



**For program updates and more
information, please visit our website:
<https://valleycrc.org/hicap-program/>**

Contact Information: HICAP

Phone: (559) 224-9117 or (800) 434-0222

Address: 5363 N. Fresno St. Fresno, CA. 93710

**HICAP is a part of the National State Health Insurance Program (SHIP)
network and supported by the California Department of Aging.**

Supported by:



This project was supported, in part by grant number 90SAPG0052-02-01, 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 operates with financial assistance and support from the Fresno-Madera Area Agency on Aging.

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