



*Free Service to Medicare Beneficiaries*

(559) 224-9117  
1(800)434-0222

Monday-Friday  
8am - 5pm

## **Local Resources:**

### **Valley Caregiver Resource Center**

559-224-9154  
valleycsrc.org

### **Fresno Madera Area Agency on Aging**

559-214-0299  
fmaaa.org

### **Central California Legal Services**

Legal Advice Line  
559-570-1200

Health Consumer Center  
800-464-3111  
centralcallegal.org

### **Fresno County Medi-Cal**

855-832-8082

### **Madera County Medi-Cal**

559-662-2600

# 2025 June Issue

## **Highlights**

### **Safety Awareness Tips**

### **Home Safety Tips**

### **Blog: Alzheimer's and Brain Awareness**

### **SMP Free Webinar: Hospital Observation vs. In-Patient: What's the Difference and Why it Matters**

### **Navigating Medicare**

### **Lowering Part D Costs**

### **HICAP Volunteer Opportunities**

### **Schedule a Free HICAP Presentation: Understanding Medicare**

### **Future Events**



# **THINK SAFETY FIRST**

## National Safety Month **Safety Tips for Medicare Beneficiaries**

Here are some simple, effective safety tips for older adults and Medicare beneficiaries:

### **Prevent Falls**

- Use non-slip mats and install grab bars in bathrooms.
- Keep walkways clear of clutter and cords.
- Wear sturdy, non-skid shoes indoors and out.
- Ask your doctor about a fall risk assessment.

### **Manage Medications Safely**

- Use a pill organizer or medication app.
- Review prescriptions regularly with your pharmacist or doctor.
- Watch for side effects or drug interactions.

### **Stay Up to Date with Preventive Care**

- Schedule your annual Medicare wellness visit.
- Get screenings, vaccines, and flu shots covered by Medicare.

### **Protect Against Scams**

- Never give out your Medicare number to unknown callers.
- Shred documents with personal info.
- Report suspicious activity to Medicare or your local HICAP.

### **Be Prepared for Emergencies**

- Keep a list of medications and emergency contacts handy.
- Have a basic first aid kit at home.
- Know where your nearest hospital or urgent care is.

**Stay informed, stay safe—and remember, your Medicare plan can help support many of these safety measures!**

# Home safety tips for older adults

A few changes could make your home easier and safer to live in and help you continue to live independently.

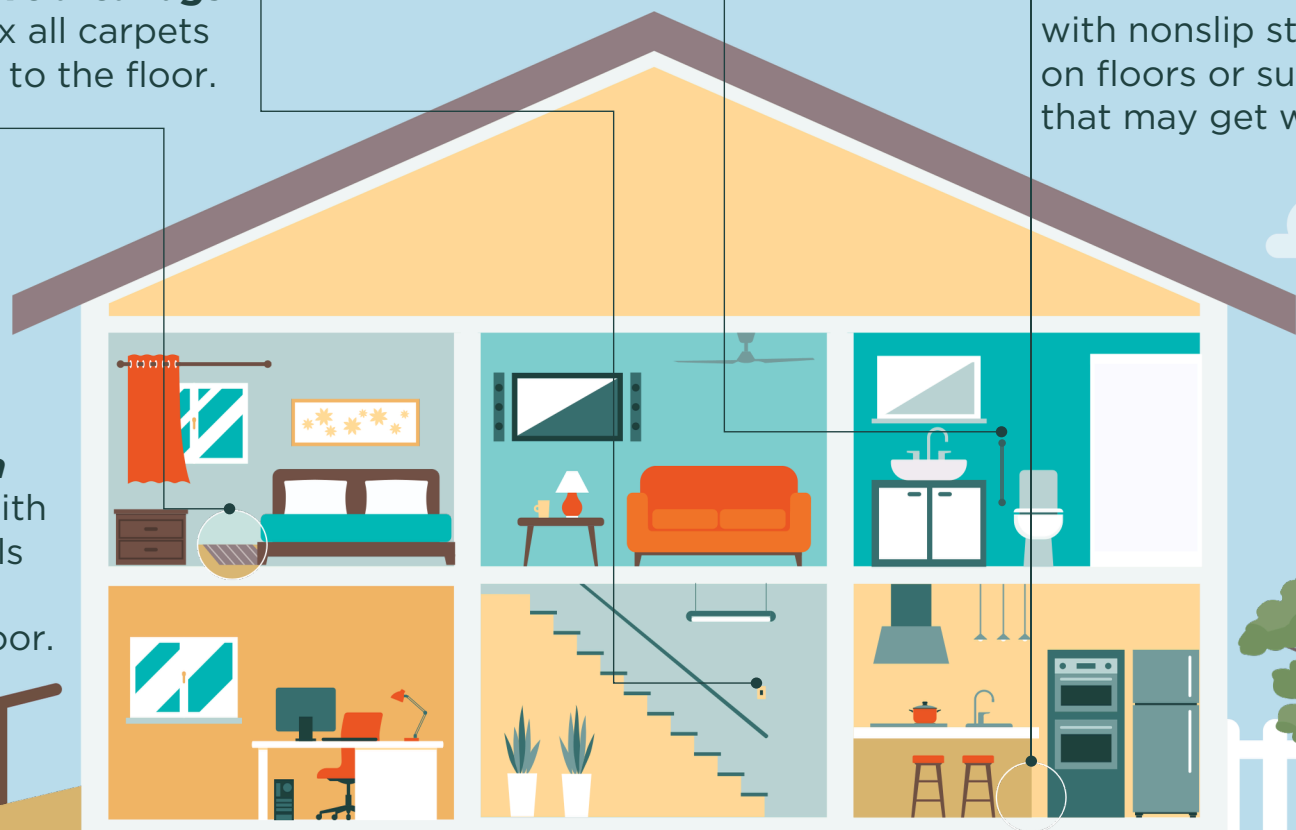
**Remove area rugs** and fix all carpets firmly to the floor.

**Ensure good lighting**, particularly at the top and bottom of stairs.

**Install grab bars** near toilets and in the tub or shower.

**Reduce fall hazards** with nonslip strips on floors or surfaces that may get wet.

**Install a ramp** with handrails to the front door.



[www.nia.nih.gov/aging-in-place](http://www.nia.nih.gov/aging-in-place).



National Institute  
on Aging

# Caring for the Mind:

## *Alzheimer's & Brain Awareness Month*

June marks Alzheimer's & Brain Awareness Month, a time to shine a light on the impact of Alzheimer's disease and other forms of dementia. For millions of individuals and families, brain health is not just a concern—it's a daily journey.



Alzheimer's disease is a progressive condition that affects memory, thinking, and behavior. While it primarily impacts older adults, early signs can appear before age 65. Memory loss that disrupts daily life, confusion with time or place, and changes in mood or personality are just a few red flags to watch for.

Fortunately, Medicare provides support. Medicare Part B covers annual wellness visits that include cognitive screenings. If concerns arise, it also covers further evaluation and care planning services. These benefits are essential for early diagnosis and better management of the disease.

For caregivers, the path can be emotionally and physically demanding. Programs like HICAP (Health Insurance Counseling & Advocacy Program) and Valley Caregiver Resource Center can offer help navigating Medicare options, long-term care planning, and emotional support.

This month, let's take time to learn more about Alzheimer's, talk openly about brain health, and support those affected. Whether you're living with memory loss or caring for someone who is, know that you're not alone—and that help is available.

***Knowledge is power.***  
***Early action is key.***  
***Let's raise awareness together.***

# Free Webinar:

## Hospital Observation vs. In-Patient: What's the Difference and Why it Matters

**June 26, 2025**  
**10:00 am – 11:00 am**  
**Online**



**Preventing Medicare Fraud**

Presenter: ***Patricia Blaisdell,***

Vice President, California Hospital  
Association and staff member of  
California Senior Medicare Patrol (SMP)

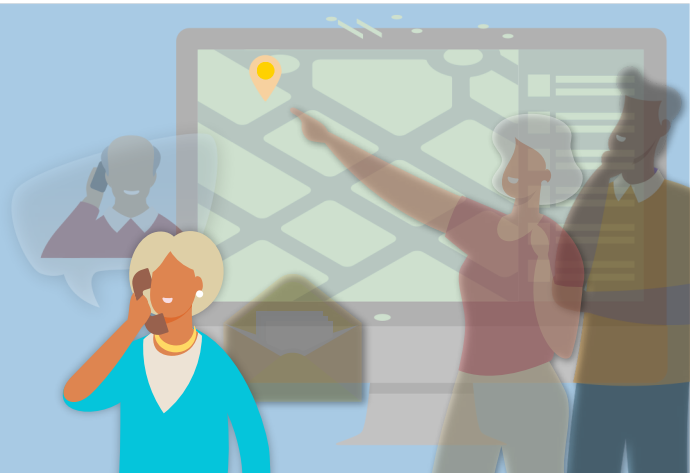
When someone arrives at the emergency department, they are assessed and may be admitted as an inpatient or placed under “Observation” while doctors decide if full admission is needed. Though both groups receive care in the hospital, the distinction between Inpatient and Observation status can be unclear but carries important financial and care access implications for Medicare beneficiaries. This session will explain Observation status, its impact on patients, and highlight key policy and advocacy issues.

[https://us02web.zoom.us/webinar/register/WN\\_URSAxAwDR06L1izxcPS7Qg#/registration](https://us02web.zoom.us/webinar/register/WN_URSAxAwDR06L1izxcPS7Qg#/registration)



## Local Help Navigating Medicare

SHIP is your local State Health Insurance Assistance Program. SHIP provides unbiased help to Medicare beneficiaries, their families, and caregivers. Whether you are new to Medicare, reviewing Medicare plan options, or have questions on how to use your Medicare, SHIP can help.



When you contact your local SHIP, a certified counselor will give you one-on-one guidance based on your unique situation and needs.

SHIP is here to help with:

- understanding your choices how to enroll
- plan comparison
- coverage and costs
- paying for Medicare and prescriptions
- troubleshooting billing issues
- submitting appeals
- Open Enrollment (October 15 – December 7)
- referral to other resources

SHIP isn't just for people new to Medicare. Needs and options may change over time, so it's important to review your Medicare plan every year during Open Enrollment. SHIP can help you understand and compare options, so you can make choices that are best for you and your loved ones. We can also assist you with navigating access to providers, correcting billing issues, and filing complaints and appeals. With

your permission, SHIP will work with Medicare directly to help solve problems on your behalf.

SHIP counselors are members of your local community who have been screened, trained, and certified as Medicare experts. Many are volunteers and they may even be one of your peers. They pride themselves on providing unbiased, confidential counseling. Their only priority is helping you make informed decisions about your care and benefits.

### You can count on SHIP to be:

- Local
- Unbiased
- Confidential
- Knowledgeable
- In-person or virtual

SHIP is a national program with offices across the country. Depending on your area, you may know your local SHIP by another name, but the support it provides is the same.

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**Navigating Medicare can be complicated. SHIP can help.**

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## Part B vs. Part D drugs

# PRESCRIPTION DRUG COVERAGE UNDER MEDICARE PART A, B, AND D

### Part A

Part A covers drugs you need during a Medicare-covered stay in a hospital or skilled nursing facility.

### Part B

Part B includes most drugs administered by providers or dialysis facilities, as well as some outpatient prescription drugs like oral cancer medications for chemotherapy.

### Part D

Part D covers most outpatient prescription drugs available at pharmacies. To see if your plan covers the medications you need, check the list of covered drugs, known as the formulary.

Some drugs may be covered by Part B or Part D. It depends on what you use the drug for and how it's administered. Some of these drugs include:

Part B includes **injectable drugs** given by your doctor in their office if you cannot self-administer the drug.



Part D covers **injectable drugs** that you buy at the pharmacy, whether administered by a doctor or self-injected.

Part B includes **vaccines** such as influenza, pneumonia, and hepatitis B shots for certain people, as well as vaccines given after exposure to dangerous viruses or diseases, like tetanus.

Part D covers most **vaccines** that your doctor recommends.



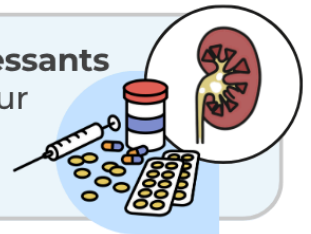
Part B may include coverage for **insulin** used with insulin pumps, along with the pumps and necessary supplies, classified as durable medical equipment.



Part D covers **insulin** and related medical supplies if you self-inject insulin.

Part B covers **immunosuppressants** for kidney transplants in Medicare-approved facilities if you had Medicare Part A at the time of your transplant.

Part D covers **immunosuppressants** if you didn't have Part A at your transplant or it wasn't in a Medicare-approved facility.



## SHIP

State Health Insurance  
Assistance Program

[shiphelp.org](https://shiphelp.org) | 877.839.2675



Call your **State Health Insurance Assistance Program (SHIP)** if you need help learning how Medicare covers your medications. Your SHIP can also help you appeal a drug denial.





Become a  
**HICAP**  
*volunteer*  
and help older adults  
navigate Medicare  
with confidence.

*Looking for meaningful ways to enjoy life?*

Try fun activities on your own, with friends, or in your community.

***Better yet, give back by volunteering!***

*We ♥ our  
Volunteers*

For more information please call:

559.224.9117



# Free Medicare Presentation from HICAP

## Understanding Medicare



We're committed to helping your clients, staff, and community members better understand Medicare. Our presentations are educational, accessible, and designed to provide the tools and confidence needed to navigate Medicare effectively.

## Call to schedule a presentation today!

(559) 224-9117

We would also love to be a part of your community engagement events. Let us provide your clients, staff, or community members with the tools and knowledge they need to navigate Medicare with confidence.





Pictured: Carla Davis, Outreach Coordinator for HICAP at the Fresno Rainbow Parade 6/7/2025

## Future Events

June 28, 2025

cCare Cancer Center Fresno  
Rise & Shine Survivor Day  
Celebration

# HICAP

Health Insurance  
Counseling and  
Advocacy Program

We are always here to help and share our services!  
Best Wishes, from the Fresno/Madera HICAP Team

Carla, Debra, Eunice, Gyan, Jean, Laura, Wayne

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



**SHIP**

State Health Insurance  
Assistance Program



## Contact Information:

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**Email: [lrobinson@valleycrc.org](mailto:lrobinson@valleycrc.org)**

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

**For program updates and more information, please visit our website:**