

### NEWSLETTER

(SHASTA, LASSEN, SISKIYOU, MODOC, TRINITY)

# PSA 2 AAA HEALTH INSURANCE COUNSELING ADVOCACY PROGRAM (HICAP)

Volume 2 / Issue 4 / April 2021

#### **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.



# HOW CAN YOU PROTECT YOURSELF AND OTHERS FROM MEDICARE FRAUD?

Remember, Medicare will never call or email you about your Medicare, unless you have contacted them first. If someone should call you about a new Medicare or Social Security Card, even if it says the name on the caller ID, it may be a scam. Never give out your Medicare information, Social Security number or other personal, financial or healthcare information over the phone.

Caution your family, friends and neighbors to protect themselves from potential healthcare fraud or medical identify theft.

If you feel your Medicare information has been used by someone else ...

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

### **April is Volunteer Appreciation Month!**

The success of HICAP is achieved through responsible, energetic people who want to help others, Trained volunteers work as counselors to help the disabled and elderly of our 5 counties. HICAP is an excellent way to become involved in your community. To learn more about becoming a part of this very special team ...

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

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

Ask about Medicare's Preventive Services

Medicare pays for many preventive services to keep you healthy.

## **Medicare Enrollment Periods**



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



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

January 1-March 31

- 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

January 1-March 31

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

Contact Us

Health Insurance Counseling Advocacy Program (HICAP)

1647 Harfnell Avenue, Suite 8

Redding, CA 96002

HICAP services are <u>free</u> and include individual counseling and assistance as well as community education services.



"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."