

NEWSLETTER

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PSA 2 AAA HEALTH INSURANCE COUNSELING ADVOCACY PROGRAM (HICAP)

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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.



JUNE IS NATIONAL HEALTH AND WELLNESS MONTH

June is National Health and Wellness Month. Have you had your Annual Wellness Visit with your doctor? Medicare pays for a wellness visit annually.

If you've had Medicare Part B (Medical Insurance) for longer than 12 months, you can get a yearly "Wellness" visit once every 12 months to develop or update a personalized prevention plan to help prevent disease and disability, based on your current health and risk factors. Your provider may also perform a cognitive impairment assessment.

Your costs in Original Medicare: You pay nothing for this visit if your doctor or other qualified health care provider accepts assignment.

The Part B <u>deductible</u> doesn't apply. However, you may have to pay <u>coinsurance</u>, and the Part B deductible may apply if:

- Your doctor or other health care provider performs <u>additional</u> tests or services during the same visit.
- These additional tests or services may not be covered under the preventive benefits.

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

Spring into Summer with Medicare Preventive Benefits!

Some of the Preventive benefits Medicare pays for:
Diabetes screening Bone Mass measurement
Cardiovascular disease Mammograms Lung Cancer
Hepatitis Prostate Cancer Screening

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



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.

October 15-December 7

- 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

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



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