

California Department of Aging

Health Insurance Counseling and Advocacy Program Narrative

Older Californians Act Community-Based Services Program

Program / Element / Component -- 40.90.10

Description

The Health Insurance Counseling and Advocacy Program (HICAP) is a consumer-oriented health insurance counseling and education program. HICAP offers the following services:

- Community Education about Medicare Part A (Hospital Insurance) and Part B (Medical Insurance and Durable Medical Equipment), Part C (Medicare Advantage Plans), Part D (Prescription Drug Plans), and Medigap supplemental insurance policies and long-term care insurance
- Individual Health Insurance Counseling that provides objective and accurate comparisons of Part C and Part D Plan choices and eligibility for Medicare Savings Programs and Part D Extra Help
- Informal Advocacy Services regarding enrollment, disenrollment, claims, appeals prescription drug exceptions, and other urgent Part D Plan coverage issues
- Legal Assistance or Legal Referral is available to assist individuals with legal questions related to their benefits.

The California Department of Aging (CDA) contracts with 26 Area Agencies on Aging (AAA) to provide HICAP services throughout the State. Services are available in all California counties. The 26 AAAs may provide services directly or by contract.

Benefits

HICAP does outreach to a variety of individuals including persons with low-incomes, persons with mental illness who have both Medicare and Medi-Cal, persons with disabilities, and persons with limited English proficiency.

HICAP presentations enhance a community's knowledge of:

- Medicare Health Plan benefits, premiums and co-payments, local access to primary care, emergency care, and pharmacy services
- Medicare beneficiary rights including appeal procedures, drug formulary exceptions, and balanced billing; long-term care insurance policy comparisons

- Medicare Accountable Care Organizations (ACO) and Pre-Existing Condition Insurance Plans (PCIP)

Medicare beneficiaries requiring counseling or answers to Medicare questions may benefit from HICAP services. In-person face-to-face counseling services can assist with eligibility and enrollment issues, reviewing benefits with newly eligible Medicare beneficiaries, evaluating health insurance policy options, individual billing and claims information, and other concerns related to Medicare coverage and health plan coverage. If the HICAP staff cannot resolve legal issues, legal assistance is available in some areas by referral.

Eligibility

<i>Income</i>	No requirements (see Other.)
<i>Age</i>	Counseling is for individuals age 65 or older on Medicare; those younger than age 65 with a disability and on Medicare; and those close to eligibility for Medicare and at least age 60. Individuals of any age may attend HICAP community education events.
<i>Other</i>	With the exception of community education events, eligibility for HICAP services is limited to Medicare beneficiaries and those close to eligibility for Medicare. Medicare/Medi-Cal dual eligibles may also receive HICAP services.

Access

Information on HICAP is available through several avenues. The primary access point is the statewide HICAP toll-free telephone number at **1-800-434-0222**. Registered HICAP Counselors are available, by appointment, in person or by phone by calling the HICAP toll-free number or the local HICAP's direct number. In some instances, counseling sites can accommodate walk-in clients.

The statewide toll-free Senior Information Line at **1-800-510-2020** provides information on HICAP community presentation schedules and referrals to local HICAP offices. CDA's website at www.aging.ca.gov lists a calendar of local HICAP community events. HICAP information also is available through local senior centers, community organizations, and notices in community newspapers.

Current State Fiscal Year Funding Information (2012-13)

<i>Source</i>	State Insurance Reimbursement Fund, State HICAP Fund Federal Centers for Medicare and Medicaid Services (CMS)/State Health Insurance Assistance Program (SHIP) Funds
<i>Allocation Formula</i>	Fifty percent of the allocation is equally divided among 26 local programs and fifty percent by the proportional share of Medicare beneficiaries.
<i>Match Requirements</i>	No match required.
<i>Funding Cycle</i>	April 1 – March 31