

California Department of Aging
Health Insurance Counseling and Advocacy Program
Older Californians Act Community-Based Services

Program Code:

The Health Insurance Counseling and Advocacy Program (HICAP) program code is 3905100.

Description:

HICAP is a consumer-oriented program providing Medicare and related health insurance counseling and education. HICAP offers the following services:

- Community Education about Medicare, including Medicare-related health insurance, long-term care insurance, long-term care planning, and access to *Taking Care of Tomorrow, A Consumer's Guide to Long-Term Care*
- Individual Health Insurance Counseling about Medicare, including Medicare Parts A and B, Medicare supplemental insurance plans (Medigaps), Medicare Health Plan (Medicare Advantage and Prescription Drug Plan) comparisons, Medicare Savings Programs, Extra Help with medication costs, Medicare and Medi-Cal benefits for dual-eligible beneficiaries, and comparisons of long-term care insurance policies
- Informal Advocacy Services for Medicare-related issues, including enrollment, disenrollment from Medicare Advantage or Medicare Prescription Drug Plans, claims, appeals, prescription drug exceptions, questions about hospital bills, and other related insurance coverage issues
- Legal Assistance or Legal Referral to assist individuals with legal questions related to their Medicare benefits

Benefits:

The Program provides crucial education and assistance to individuals as they navigate the complex decisions in selecting Medicare health insurance, a prescription plan, and Medigap coverage. Each of these choices has a specific and individualized impact on services, cost-sharing, and premium structures that can change year-to-year or as an individual's health status changes. The Medicare website and toll-free number are helpful consumer resources, but do not substitute for the HICAP services.

Eligibility:

| Eligibility Factor | Description |
|---------------------------|--|
| Age | Counseling is provided to: <ul style="list-style-type: none">• Individuals age 65 or older and receiving Medicare• Individuals younger than age 65 with a disability and receiving Medicare• Individuals close to eligibility for Medicare Education events are available for individuals of any age |
| Income | No requirement |
| Other | Not applicable |

Access:

HICAP information is available through the statewide toll-free HICAP telephone number at **18004340222**, the [California Department of Aging](https://www.aging.ca.gov/Programs_and_Services/Medicare_Counseling/) website (https://www.aging.ca.gov/Programs_and_Services/Medicare_Counseling/), and at community education events or local counseling sites.

Current State Fiscal Year Funding Information:

This information is for Fiscal Year 2021-22.

| Funding | Description |
|--------------------|--|
| Source | <ul style="list-style-type: none">• State Insurance Reimbursement Fund• State HICAP Fund• State Health Insurance Assistance Program (SHIP) federal funds via Administration for Community Living |
| Match Requirements | Not applicable |
| Other Information | Not applicable |
| Cycle | April 1 – March 31 (federal) July 1 – June 30 (State) |