

Stop Medicare fraud!

Fraud costs Medicare billions of dollars each year. It is vitally important to root out fraud and Medicare needs your help!

Protect

Protecting your personal information is the best line of defense. Take an active role in protecting your healthcare benefits:

1. Protect your personal information. Guard your Medicare, Social Security and bank account numbers carefully. Don't give them to anyone over the phone or in person, unless you know the person and you write down their name, number and title.
2. Don't leave your Medicare number in a phone message and don't carry your Medicare card unless you will need it. Only take it to doctor's appointments, hospital or clinic visits, or trips to the pharmacy.
3. Don't accept offers of money, free food or gifts for medical care. Watch out for incentives like "It's free!" or "We know how to bill Medicare."
4. Don't accept any offer of "free" services or supplies in return for your Medicare number. Don't accept medical supplies from door-to-door salespeople. Medicare will never call or visit to sell you anything.
5. Don't let anyone convince you to see a doctor for a service you don't need.
6. Keep track of your doctor visits, tests and procedures by taking notes in a healthcare journal or calendar.

Detect

Even when you do everything right, there is a chance that you could be a target of fraud.

What is HICAP & what does it do?

HICAP stands for the Health Insurance Counseling & Advocacy Program. Volunteer HICAP Medicare counselors provide free, unbiased and individualized counseling on all aspects of Medicare.

- Counseling and Advocacy
- Legal Representation and Referral Services
- Community Education.

Detect fraud by examining both the Medicare Summary Notice (MSN) you receive from Medicare after your claims are paid, and the Explanation of Benefits (EOB) you receive from your Part C and/or Part D plan. (Access your Medicare account at mymedicare.gov).

1. Did you receive all the services/prescriptions listed?
2. Were you billed for something you didn't get?
3. Did your doctor order these services?
4. Do the prescriptions listed match your prescriptions?
5. Were you billed for the same thing twice?
6. Are the dates correct?
7. Are the dollar amounts shown the same as those on your bill?

Report

If you suspect fraud in your healthcare, report it!

1. Call the health care provider listed on the Medicare Summary Notice or Explanation of Benefits and inquire about the questionable item(s). In many cases, it may be the result of a billing error, which can easily be corrected.
2. If your question is not resolved and you still think the charges are fraudulent, call HICAP **Senior Medicare Patrol Liaison** in Sacramento 916 375-3765.
3. You can also contact the U.S. Department of Health and Human Services' Office of Inspector General: 1-800-447-8477.

Have your Medicare Summary Notice and/or Part D Explanation of Benefits ready when you call.

Our services are available to residents in El Dorado, Nevada, Placer, Sacramento, San Joaquin, Sierra, Sutter, Yolo and Yuba counties regardless of income or age.

HICAP is a special program of Legal Services of Northern Calif and supported by Area 4 Agency on Aging. It is part of a national network of State Health Insurance Assistance Programs (SHIP).

HICAP Contacts

El Dorado County

(530) 621-6169

Nevada County

(530) 258-6827

or email:

NevadaHICAP@HICAPservices.net

Placer County

Auburn/Rocklin

(530) 889-9500

Roseville/Lincoln

(916) 376-8915

Sacramento County

(916) 376-8915

Email: hicap@lsnc.net

Email: (deaf/hard of hearing)

lsnc.hicap@lsnc.net

San Joaquin County

(209) 470-7812

Sierra County

(530) 993-4770

Yolo County

(916) 376-8915

Yuba & Sutter Counties

(530) 742-4474

To cancel an appointment
for any reason, please call
(916) 375-3763

Other Resources

Social Security

1 (800) 772-1213

Calif. Department of Aging

1 (800) 510-2020

Area 4 Agency on Aging

1 (916) 486.1876

State Health Insurance Assistance Programs

1 (800) 434-0222

Justice in Aging

<https://justiceinaging.org/about/contact-us/>

HICAP MEDICARE Bulletin

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helping with
Medicare issues



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What is HICAP?



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Open enrollment Oct. 15-Dec. 7

If you are currently a Medicare recipient and want to make changes to your Original Medicare, Medicare Advantage Plan and/or Medicare Part D (Prescription Drug Plan), the open enrollment period begins on Thursday, Oct. 15 and ends on Monday, Dec. 7. During the open enrollment period, you can:

- Switch from Original Medicare to Medicare Advantage
- Switch from Medicare Advantage to Original Medicare (plus a Part D plan and possibly a Medigap plan)
- Switch from one Medicare Advantage plan to another, or from one Medicare Part D (prescription drug) plan to another
- Drop Part D coverage altogether
- Enroll in a Part D plan – if you didn't enroll in a Medicare Part D plan when you were first eligible. A late enrollment penalty may apply.

If you need help with your Medicare decisions, HICAP (the Health Insurance Counseling & Advocacy Program) is here to help. It is a FREE service administered by the California Department of Aging and overseen locally by Legal Services of Northern California.

HICAP's trained counselors can provide information about Medicare supplemental insurance (Medigap policies); Medicare Advantage plans; employee and retiree coverage; long-term-care insurance and how to appeal coverage denials.

HICAP serves clients in El Dorado, Nevada, Placer, Sacramento, San Joaquin, Sierra, Sutter, Yolo and Yuba counties, regardless of income or age.

Although local HICAP Medicare counseling offices are currently closed due to COVID-19, free one-on-one sessions with local state-registered counselors are still available via telephone and video conferencing. To schedule an appointment, call the local number for your county listed on the back page of this newsletter. Or go to www.HICAPservices.net.

Will you soon be Medicare eligible?

If you are soon to become eligible for Medicare, it's important for you to know when to sign up for Medicare or join a Medicare plan. Proper scheduling will help you get the most out of Medicare and avoid late enrollment penalties:

- Initial Medicare Enrollment Period: Most people get Medicare Part A (Hospital Insurance) and Part B (Medical Insurance) during this period. It starts three months before you turn 65 and ends three months after you turn 65. If you're not already collecting Social Security benefits before your Initial Enrollment Period starts, you'll need to sign up for Medicare online or contact Social Security.
- To get the most from your Medicare and avoid the Part B late enrollment penalty, complete your Medicare enrollment application during your Initial Enrollment Period. This lifetime penalty gets added to your monthly Part B premium and it goes up

the longer you wait to sign up. Find out if you should get Part B based on your situation.



LEGAL SERVICES
of
NORTHERN CALIFORNIA

AGENCY
ON AGING
AREA 4

SHIP
State Health Insurance
Assistance Programs

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Volunteer Profile

San Joaquin volunteer helps seniors navigate Medicare

Frederick Medina, a volunteer with the local Medicare counseling service HICAP, remembers the day he helped a client deal with a shockingly large bill for an ambulance ride.

“The gentleman said he had initially been told the ambulance would be covered by Medicare,” Medina said. “Then they said it wasn’t. He didn’t know what to do.”

Medina looked over all the client’s documents. The man had gone to an urgent care facility, where the doctor told him he needed to be taken to the hospital immediately and ordered the ambulance.

“I told the client that he could file an appeal,” Medina said. “I told him to write a letter to Medicare explaining what happened and to attach all his documents. I explained it would take some time, but that he should not pay a thing until he got the next bill.

“Six weeks later, he called to tell me he had received another statement. This time it showed that the ambulance charge had been paid. He was thrilled. We had saved him \$3,500!”

Medina, 68, was born and raised in Stockton and became an educator, spending his career as a teacher and school principal in Tracy. When he retired, he knew he wanted to continue giving back to the community. He decided to volunteer with HICAP (the Health Insurance Counseling & Advocacy Program) after he tried researching Medicare for himself and found the process overwhelming.

HICAP volunteers help their clients with such things as choosing the best Medicare supplemental insurance, the pros and cons of Medicare Advantage plans, employee and retiree coverage and long-term-care insurance. They also can provide low-income clients with information about programs that assist with medication costs.

Medina, who is fluent in Spanish, decided to become a HICAP counselor. “When I started working with Spanish speakers, I discovered that they were not getting the information they needed. They were usually late signing up for Medicare programs or they never had a prescription plan. It was just terrible.”

Medina said he often works with low-income seniors.

“In my part of town, many were on Medi-Cal prior to turning 65,” he explained. “They don’t understand why everything is different under Medicare. ”

Medina recalled a recent client – a woman – who was turning 65 and was signing up for a Medicare Advantage plan. Her husband, however, had cancer and was spending a lot of his time traveling back and forth to Mexico to get low-cost cancer treatments.



“I asked him why he didn’t sign up for a Medicare Advantage plan, too. It would take care of his medical and he wouldn’t have to travel so far. He was excited to find out he could do that. ”

Medina urged others to consider volunteering for HICAP, as well. .

“I shop at neighborhood grocery stores. Sometimes past clients come up to thank me and say ‘God bless you. You really helped me.’ That gives you a boost – to know that you have made a difference in someone’s life– for the rest of their life. That is so important.”

Become a HICAP volunteer

HICAP always needs volunteers throughout its nine-county service area. We also need bilingual volunteers.

Volunteers complete 24 hours of initial basic training to learn about HICAP, Medicare benefits and coverage options, government programs that assist with Medicare costs, Medicare appeals and grievances and other common Medicare issues.

If you are interested in becoming a HICAP volunteer, just go to HICAPservices.net/volunteer and fill out the information form. No obligation. We will get in touch.

Thank you to our HICAP partner counseling sites

- Sacramento County**

 - ACC Senior Services
 - California Health Advocates
 - Citrus Heights Community Center
 - Neil Orchard Senior Activities Center
 - Elk Grove Senior Center
 - Ethel McLeod Hart Senior Center
 - Folsom Senior Center
 - HICAP Main Office
 - Mission Oaks Senior Center
 - Social Security Admin.
 - Social Security Admin. (40 Massie Court)
 - Social Security Admin. (2424 Arden Way)
 - Stanford Settlement Center
 - Valley Hi - North Laguna Library
- El Dorado County**

 - El Dorado Hills Senior Center
 - Placerville Senior Center
 - South Lake Tahoe Senior Center

Nevada County

 - Nevada City Senior Apartments (Gold Country Community Services)
 - Peace Lutheran Church

Placer County

 - Placer Independent Resource Services
 - Rocklin Event Center (Parks & Rec.)
 - Social Security Admin. (Auburn Office)
 - Lincoln Library
 - Maidu Senior Center
 - Social Security Admin. (Roseville Office)

- San Joaquin County**

 - Social Security Admin. (Lodi Office)
 - Social Security Admin. (Stockton Office)
 - Social Security Admin. (Manteca Office)
 - Garden Acres Community Center
 - Lolly Hansen Senior Center (Tracy)

Yolo County

 - Davis Senior Center
 - West Sacramento Community Center
 - Winters Service Center (County DESS)
 - Woodland Senior Center

Yuba/Sutter County

 - Social Security Admin. (Yuba City Office)
 - Yuba City Senior Center
 - Ampla Health

Understanding Medicare

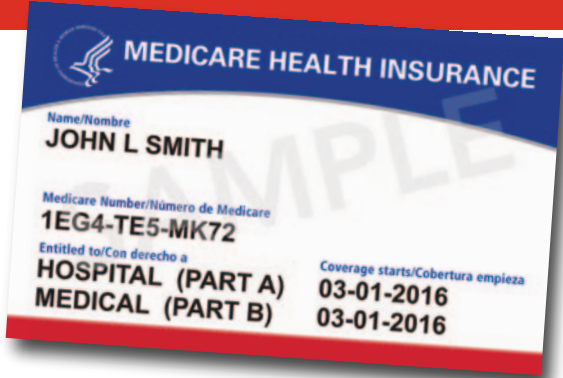
Medicare is the federal health insurance program for:

- People who are 65 or older
- Certain younger people with disabilities
- People with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant, sometimes called ESRD)

What are the parts of Medicare?

The different parts of Medicare help cover specific services:

- **Medicare Part A** (Hospital Insurance)
Part A covers inpatient hospital stays, care in a skilled nursing facility, hospice care, and some home health care.
- **Medicare Part B** (Medical Insurance)
Part B covers certain doctors' services, outpatient care, medical



supplies, and preventive services.

- **Medicare Part C** (Medicare Advantage)
Medicare Advantage Plans are a type of Medicare health plan offered by private companies that contract with Medicare to provide all your Part A and Part B benefits and sometimes Part D, also.
- **Medicare Part D** (Prescription Drug Coverage)
Helps cover the cost of prescription drugs (including many recommended shots or vaccines).

Creating your personal Medicare healthcare plan

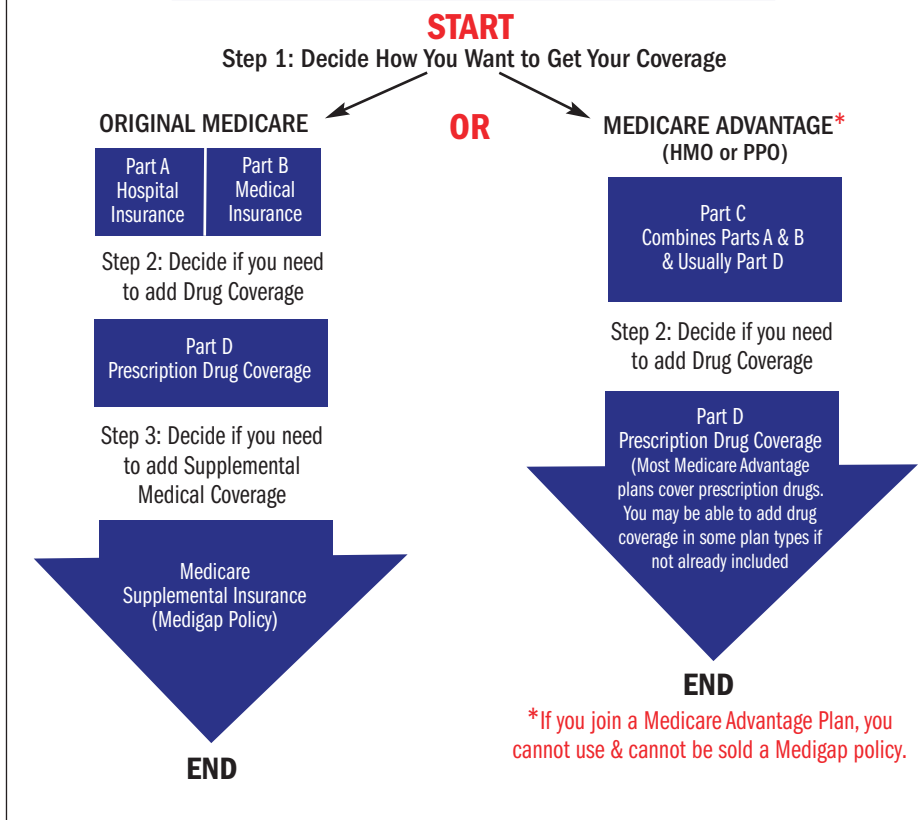
Your choice of a Medicare healthcare plan should begin by giving careful consideration to your needs and lifestyle.

Things to consider before you focus on costs:

- What is the condition of your health? (good/average/poor)
- What are your healthcare needs?
- Do you have healthcare providers that you would like to keep?
- Do you regularly take particular prescription medications? Do you need dental, vision and hearing benefits?
- Employment status: Are you currently employed or are you retired? Does your employer provide health benefits?
- Do you have other health coverage that you will need to coordinate with Medicare?
- Do you plan to work in your retirement?
- Which do you value more: Choice (seeing providers of your own choosing) or convenience (having a network of providers)?
- Where do you plan to live now and in the future?
- Are there resources in those areas to accommodate your needs?
- Do you plan to travel? Domestic and/or international?
- How much health insurance do you need and what are you able and willing to spend?

Original Medicare vs Medicare Advantage

Your ongoing decision depending on your personal life situation



HICAP is here to assist you in selecting a Medicare Plan that's right for you. Schedule an appointment TODAY with a certified HICAP counselor. Call your local number listed on Page 4 or go to HICAPservices.net.