

Health Insurance Counseling and Advocacy Program Older Californians Act Community-Based Services Program

California Health Insurance Counseling and Advocacy Program, HICAP, is part of a national network of State Health Insurance Assistance Programs (SHIP). SHIP is a Federal Administration for Community Living (ACL) grant program that helps states enhance and support a network of local programs, staff, and volunteers. HICAP is supported by the California Department of Aging with financial assistance through a grant from the Administration for Community Living.

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 and related health insurance topics;
- **Individual Health Insurance Counseling** about Medicare, Medicare-related insurance coverage and long-term care insurance;
- **Informal Advocacy Services** for Medicare-related issues, including enrollment, disenrollment from a Medicare Part C or Part D plan, claims, appeals, prescription drug exceptions, Part D Plan coverage issues; and
- **Legal Assistance** or **Legal Referral** to assist individuals with legal questions related to their Medicare 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 with a local nonprofit organization.

Benefits

HICAP services include:

- Personal counseling for Medicare Parts A and B, Medicare Health Plan (Medicare Advantage and Part D) comparisons; Medicare Part D prescription drug coverage and assistance in applying for extra help with medication costs; the Medicare Savings Programs; Medicare and Medi-Cal benefits for dual-eligible beneficiaries; and comparisons of long-term care insurance policies;
- Informal advocacy on behalf of Medicare beneficiaries, including Medicare appeal procedures, drug formulary exceptions, balanced billing from providers and ambulance billing.

Eligibility for HICAP services – Income: no requirements; **Age:** individuals age 65+ who are on Medicare, individuals < than age 65 who are on Medicare, individuals close to eligibility for Medicare; **Other:** individuals that need assistance with long-term care insurance policy comparisons.

Access The primary access point to the 26 local HICAPs is the statewide HICAP toll-free telephone number **1-800-434-0222**.