

California Department of Aging

Health Insurance Counseling and Advocacy Program Narrative

Older Californians Act Community-Based Services Program

Program/Element/Component – 40.10

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 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 covering 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;
- Community education forums for beneficiaries and their families on the basics of Medicare;
- *Taking Care of Tomorrow, A Consumer's Guide to Long-Term Care*; and

- 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

<i>Income</i>	No requirements.
<i>Age</i>	<p>Counseling is for:</p> <ul style="list-style-type: none"> • Individuals age 65 or older on Medicare. • Individuals younger than age 65 with a disability and on Medicare. • Individuals close to eligibility for Medicare. <p>Individuals of any age may attend HICAP community education events.</p>
<i>Other</i>	Individuals needing 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 at **1-800-434-0222**. Local program staff triages the incoming calls to determine if the caller needs help to make a phone or in-person counseling appointment with a registered HICAP counselor. Program staff may also refer callers to community education events or local counseling sites for more information. If other services outside the scope of HICAP are required, the caller is referred to the local Area Agency on Aging (AAA).

Current State Fiscal Year Funding Information (2014-15)

<i>Source</i>	<ul style="list-style-type: none"> • State Insurance Reimbursement Fund • State HICAP Fund • Federal State Health Insurance Assistance Program (SHIP) funds
<i>Allocation Formula</i>	50 percent of the allocation is equally divided among 26 local programs and 50 percent by the proportional share of Medicare beneficiaries.
<i>Match Requirements</i>	N/A
<i>Funding Cycle</i>	April 1 – March 31