

Did You Know?

Each year Medicare prescription drug plans can change their costs and coverage. HICAP can help you compare the cost and benefits of your current plan with other plans for next year. Changing plans may save you money and increase your drug benefits.

Considering a Medicare Advantage Plan?

Medicare Advantage Plans are another way to get your Medicare benefits – they include HMOs, PFFS, and PPOs. You don't have to sign up for a Medicare Advantage Plan, but if you are considering it, think carefully about coverage and options and get free, independent and unbiased information. Call HICAP today at 1-800-434-0222.



Free Service to Senior Citizens & Disabled Medicare Beneficiaries

HICAP is a program of the Central Coast Commission for Senior Citizens.

Funded by the

Area
Agency on
Aging

Serving San Luis Obispo and Santa Barbara Counties since 1986.

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Santa Maria, CA 93454

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email: seniors@kcbx.net
www.CentralCoastSeniors.org

HICAP
Health Insurance
Counseling and
Advocacy Program

Free Service to Senior Citizens & Disabled Medicare Beneficiaries

HICAP Provides:

- Free Information
- Counseling
- Assistance
- Medicare Adv

**Problems with Medicare?
HICAP Can Help!**

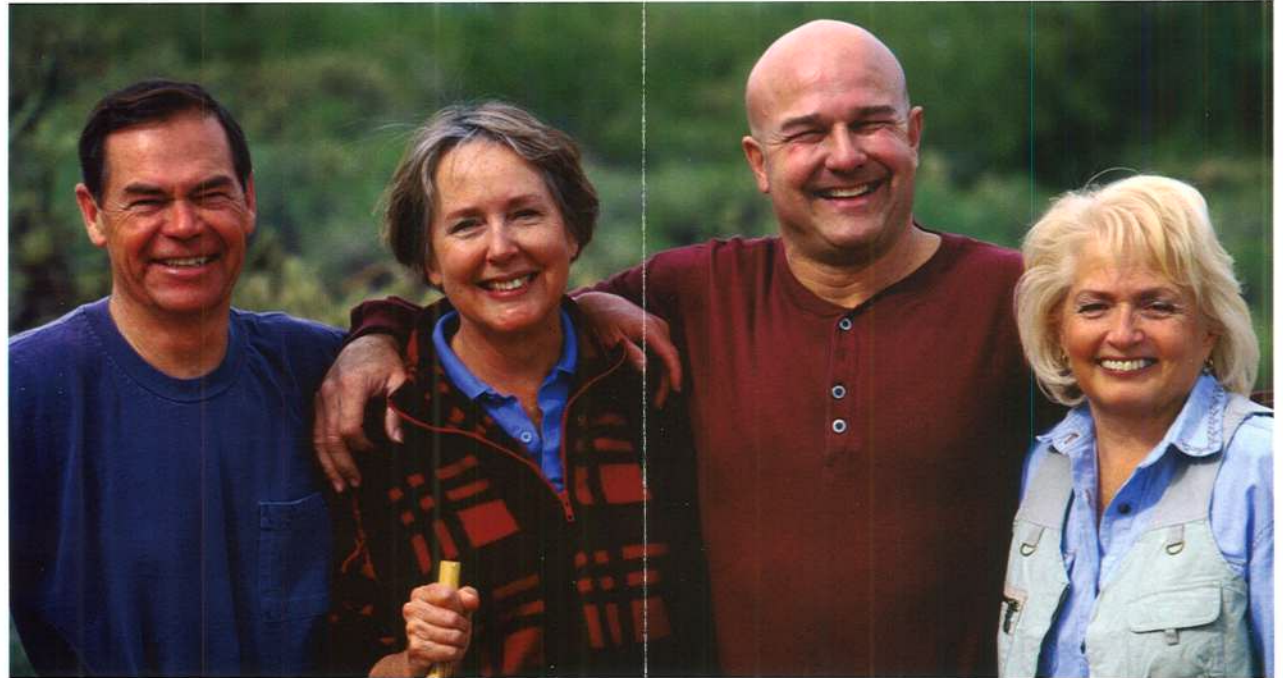
The graphic features a blue background with a white pen nib pointing towards a checklist. Below the checklist is a photograph of an elderly couple walking together outdoors. The man is wearing a blue polo shirt and light-colored pants, and the woman is wearing a purple polo shirt and blue shorts. They are both smiling and holding hands. The bottom of the graphic has a blue banner with white text.

HICAP is here to help Medicare beneficiaries...

- Understand Medicare Coverage
- Compare Supplemental Insurance and Medicare Advantage Plan policies
- Identify the most cost-effective Prescription Drug Plans for their needs
- Learn about help available with paying for prescriptions
- File Medicare and Medicare Advantage appeals
- Understand Long Term Care Insurance Options

Medicare's Many Plan Options:

Seniors and people with disabilities are hearing about Medicare's many health plan options, making enrollment decisions, and applying for extra help to pay for their drug and other health care costs. Many have difficulty navigating Medicare and the health care system. Some may not get the care they need and may not know about programs available to help pay for their health care costs.



HICAP Can Help!

The Health Insurance Counseling and Advocacy Program (HICAP) provides free information, counseling, assistance, and advocacy related to Medicare to all Medicare beneficiaries. HICAP counseling and advocacy services help Medicare beneficiaries save money and empowers them with information to remain independent. HICAP assists thousands of clients each year with various Medicare issues – including claims or billing problems, choosing a Prescription Drug Plan, and more – saving these Medicare beneficiaries tens of thousands in retrieved unpaid claims, overcharges, and lowered premiums.

- HICAP provides free independent, unbiased information about Medicare and is the only agency authorized by the California Department of Aging for Medicare counseling.
- HICAP Counselors do not sell any types of health care coverage. They do not endorse or recommend any specific plan or policy.

For more information about HICAP services, to arrange a group presentation in your community, or to learn about volunteer opportunities with HICAP, please contact the HICAP office at 1-800-434-0222.