




Medicare 2024

**Health Insurance Counseling
& Advocacy Program**

San Diego & Imperial Counties

Agenda



- ❑ Who We Are
- ❑ Medicare Benefits
- ❑ 2024 Updates
- ❑ Low-Income Assistance Programs
- ❑ Preventing Medicare Fraud

HICAP • 800-434-0222

Elder Law & Advocacy



- ❑ A team of experienced attorneys, staff, and volunteers
- ❑ Free legal services for seniors
- ❑ Free Medicare counseling for seniors and people with disabilities
- ❑ ELA's goal: Every senior in our region has access to justice
- ❑ San Diego and Imperial counties

HICAP • 800-434-0222

ELA Programs



- ❑ Senior Legal Services
- ❑ Caregiver Legal Support
- ❑ Nursing Home Rights Enforcement Project
- ❑ Elder Abuse Representation Project
- ❑ Elder Tenant Assistance Project
- ❑ **Health Insurance Counseling & Advocacy Program**

Please visit our new website, www.elaca.org, for program details.

HICAP • 800-434-0222

Health Insurance Counseling & Advocacy Program (HICAP)



What is HICAP

- HICAP is the State Health Insurance Assistance Program (SHIP) for California
- Our HICAP is a program of Elder Law & Advocacy and serves San Diego and Imperial counties
- Free, Unbiased, Confidential

HICAP Services

- Medicare health insurance counseling for Medicare and dual-eligible beneficiaries
- Low-income program screening and application assistance for Medicare beneficiaries
- Legal assistance for Medicare appeals and billing issues
- Long-term Care Insurance (LTCI) counseling

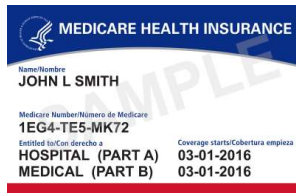
HICAP • 800-434-0222

What is Medicare?

- Health insurance for three groups of people
 - 65 and older
 - Under 65 receiving Social Security Disability Insurance (SSDI)
 - Any age with End-Stage Renal Disease (ESRD)
- Administered by Centers for Medicare and Medicaid Services (CMS)
- Eligibility determined by Social Security Administration

HICAP • 800-434-0222

Enrollment for Parts A & B



- Automatic for those who receive:
 - Social Security benefits
 - Railroad Retirement Board benefits
- Initial Enrollment period package mailed 3 months before:
 - Age 65
 - 25th month of disability benefits
- Those who do not receive benefits automatically must enroll through Social Security

HICAP • 800-434-0222

Parts of Medicare: A – B – C – D

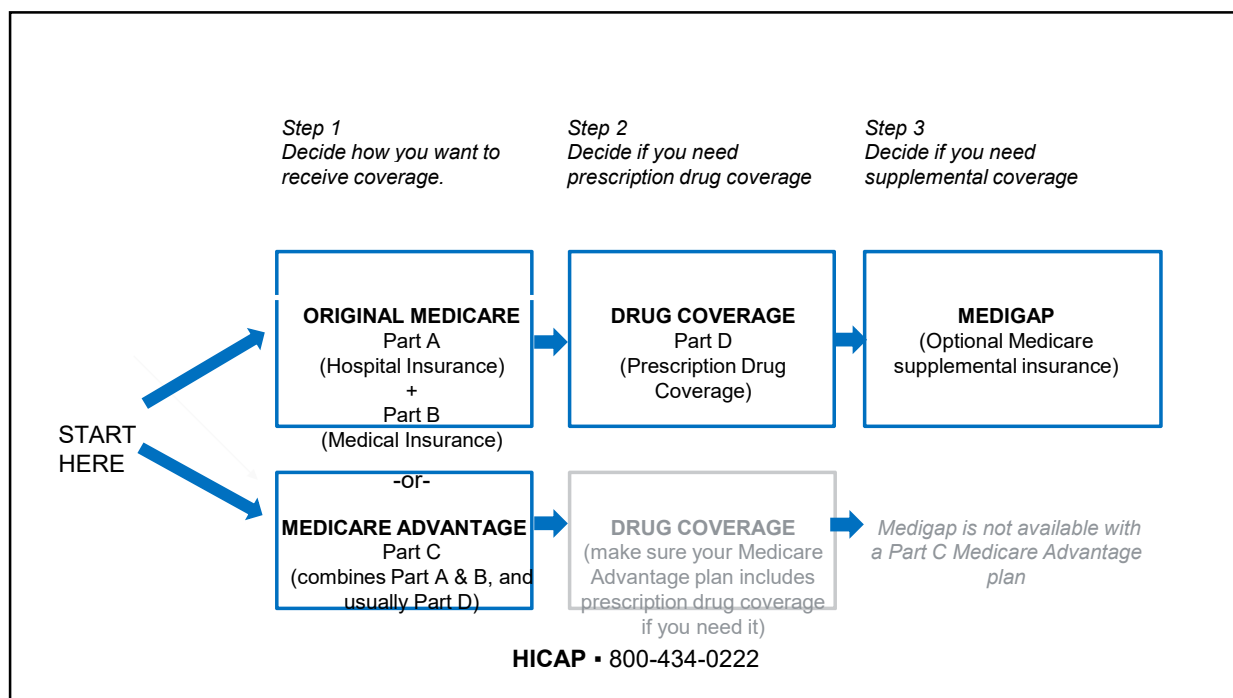
- Part A – Hospital**, skilled Nursing Facility, hospice, home health
 - Part B – Doctors**, lab tests, durable medical equipment, and other **outpatient** care
 - Part C – Medicare Advantage** plans: HMO, PPO, SNP
 - Part D – Prescription drugs**
-
- Medigap** – Plans that supplement Part A and B costs

HICAP • 800-434-0222

Medicare Premium Costs

- ❑ **Part A (Hospital)** – \$0 monthly premium for most people
- ❑ **Part B (Outpatient)** – \$174.70 monthly premium
- ❑ **Part C (Medicare Advantage)** – \$0 to \$77 monthly premium - *varies by plan, some plans offer Part B premium rebate (“giveback”)*
- ❑ **Part D – Prescription drugs** - \$0.40 to \$188.40 monthly premium – *varies by plan*
- ❑ **Medigap** - \$32 to \$909 monthly premium – *varies by plan and age*

HICAP • 800-434-0222



Medicare's Enrollment Periods – Part A & B

- ❑ **Initial Enrollment Period (IEP):**
 - for people turning 65
 - 7-month period centered around your birth month
- ❑ **Special Enrollment Period:**
 - for people who delayed Medicare because they are still working and have large employer insurance
 - within 8 months of stopping work and/or losing employer coverage (whichever happens first triggers the 8-month SEP)
- ❑ **General Enrollment Period:**
 - for people who missed their IEP and SEP (will have penalties)
 - January – March

HICAP • 800-434-0222

Medicare's Enrollment Periods – Changing Part C & D

- ❑ **Annual Enrollment Period (AEP):**
 - annual time frame to make changes
 - October 15th to December 7th
- ❑ **Medicare Advantage Open Enrollment Period (MAOEP):**
 - annual time frame to make changes
 - only for people who have a Medicare Advantage plan as of January 1st
 - January - March
- ❑ **Special Enrollment Periods:**
 - special circumstances may allow changes throughout the rest of the year
 - EXAMPLES: 5-star plans, moving out of service area of plan, and many more
 - contact us for additional information

HICAP • 800-434-0222

Late Enrollment Penalties (LEPs)

Part A Penalty

-Most people do not have to pay a LEP for Part A because they get it for free

Part B Penalty

-10% extra Part B premium for every year of late enrollment

-Approximately \$17 per year of late enrollment

-Paid every month, lifelong

Part D Penalty

-1% of the National Base Beneficiary Premium per month of late enrollment

-Approximate \$4 penalty per year of late enrollment

-Paid every month, lifelong

HICAP • 800-434-0222

Preventive Services



Covered preventive services are **free** for people with Part B.

Welcome to Medicare visit (within first 12 months of getting Part B)

Annual wellness visit

Other preventive & screening services

Visit <https://www.medicare.gov/medicare-and-you> for a full list.

Screenings

abdominal aortic aneurysm • alcohol misuse • cardiovascular disease • cervical and vaginal cancer • colorectal cancer • depression • diabetes • glaucoma • hepatitis B & C • HIV • lung cancer • mammograms • obesity • prostate cancer • STIs

Shots

flu • hepatitis B • pneumococcal • covid-19

Counseling

alcohol misuse • obesity • STIs • tobacco use

HICAP • 800-434-0222

Extra Help (Low-Income Subsidy)



- Assistance with drugs plan premiums and drug copays**
-Pay \$0 premium in many plans
-Pay maximum \$4.15 for generics, \$10.35 for brand names
- Apply through Social Security Administration (HICAP can help)**
- or- be automatically eligible through Medi-Cal**

HICAP • 800-434-0222

Medicare Savings Programs



- Qualified Medicare Beneficiary (QMB)** – State pays Part A and B premiums, Medicare deductibles and copays
- Specified Low Income Medicare Beneficiary (SLMB) & Qualified Individual (QI)** – State pays Part B premiums
- Apply through Health & Human Services Agency** (HICAP can provide paper application)
- If you have Medi-Cal, you may already have these benefits**

HICAP • 800-434-0222

Medi-Cal (CA's Medicaid program)



- Aged & Disabled Federal Poverty Level (A&D FPL)** – full Medi-Cal for Medicare beneficiaries, \$0 medical costs
- CA 250% Working Disabled Program** – full Medi-Cal for people who are disabled and working, \$0 medical costs
- Share of Cost (SOC)** – partial Medi-Cal for people who are over the Medi-Cal income limits
- Apply through Health & Human Services Agency**

HICAP • 800-434-0222

Tips to Prevent Medicare Fraud

- Protect your Medicare card as if it were a real credit card
- Avoid cold calls from suspicious insurance agents
- Always review your Medicare Summary Notice (MSN) or health related invoices to ensure accuracy of benefits
- Always read fine print of mailed advertisements that may appear to be sent by official government offices
- Call SENIOR MEDICARE PATROL (SMP) if you need to report Medicare fraud

SMP Website: www.smpresource.org

HICAP • 800-434-0222



Watch for Illegal Marketing of Medicare Plans	
Insurance Agents CAN	Insurance Agents CANNOT
Call if you've given permission	Call or text without permission
Visit your home if you've given permission	Come to your home without permission
Conduct marketing activities in common areas of healthcare settings	Conduct marketing at an educational event or approach you in public unsolicited
Provide refreshments and snacks at marketing events	Provide meals at marketing events
Identify themselves as licensed insurance agents	State they are from Medicare or use words or symbols in a misleading manner
To report insurance agent misconduct, call the California Department of Insurance Consumer Complaint Center at 800-927-4357.	
HICAP • 800-434-0222	

Get Help from a HICAP Counselor



Call HICAP

858-565-8772 (San Diego County)
760-353-0223 (Imperial County)
800-434-0222 (Statewide Toll Free)

Email HICAP

info-hicap@elaca.org

Fill Out HICAP's Contact Form

www.elaca.org/get-help/

Calls, emails, and contact form submissions are returned within two business days.

Scheduled appointments, phone counseling, and email counseling are available.

All Medicare-related questions large and small are welcome.