

HICAP MONTHLY NEWSLETTER

September
Issue
2024

A program of
valley
CAREGIVER
RESOURCE CENTER

HICAP

Health Insurance
Counseling and
Advocacy Program

HICAP is here to help!

Monday-Friday
8am to 5pm

Give us a call at
(559) 224-9117 or 1-800-434-0222



SMP

Senior Medicare Patrol

Preventing Medicare Fraud

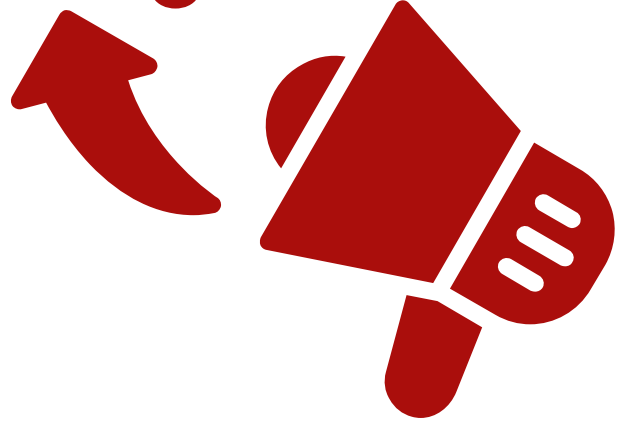
Your **HICAP** Counselors serve as your local State Health Insurance Program and Senior Medicare Patrol! Contact us for all things related to Medicare, including Medicare fraud prevention, detection, and reporting!

Open Enrollment is
**October 15–
December 7, 2024**

Medicare Open Enrollment is right around the corner and it's time to make sure you're getting the best coverage for your needs.

Our team is here to help guide you through the process and find a plan that works for you. Don't miss out on this opportunity to get the assistance you deserve.

**OPEN
ENROLLMENT**




CONTACT US

**Free, confidential,
unbiased
appointments.**

Book your appointment today!

**(559) 224-9117
(800) 434-0222**





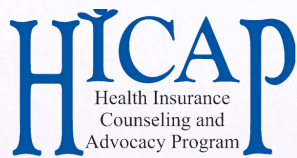
Shredding Event!
March 8, 2025



Save The Date!

**A mobile shredding company will immediately
shred your personal documents**

**Location: Valley Caregiver Resource Center Parking Lot
5363 N Fresno St.
Fresno, Ca 93710**



**For More Information, please contact your local SMP at
(559) 224-9117**

Medicare Beneficiaries Need Help Paying for Your Prescriptions?



Call HICAP!

The Health
Insurance
Counseling and
Advocacy Program



Eligibility Criteria

- Individuals age 65 or older on Medicare
- Individuals younger than 65 with a disability and on Medicare

- You may qualify for **Extra Help** with your Part D Premiums and Co-Pays
- To qualify you must be a Medicare Beneficiary or close to becoming eligible

Please contact your local HICAP and schedule a free and confidential appointment to receive up to date income requirements.

559-224-9117

● **800-434-0222**

MEET THE TEAM



Left to Right: Jean, Carla, Crystal, Laura
Not Pictured: Jessenia, Wayne, Gyan,
Debra, Linda



SEPTEMBER

Community Outreach



At Valley Caregiver Resource Center, we are dedicated to making a positive impact in our communities through outreach. Join us in spreading resources and information throughout our Fresno and Madera communities.

Together, we can make a difference!



Central California Women's Conference 2024



**Dr. Joaquin Arambula
Older Adult Wellness & Resource Fair**

BEWARE Of Medicare Scams!

Scammers are targeting older adults with fake offers for free medical equipment or services. Protect yourself by staying informed and never giving out personal information over the phone or responding to suspicious emails.

Don't be a victim, report any suspicious activity.

SCAMS TO LOOK OUT FOR

1. NEW MEDICARE CARDS

Scammers are posing as Medicare representatives and asking for personal information to activate the card. Remember, Medicare will never call you asking for personal info. Protect yourself from fraud!

2. CHEAPER BETTER PLANS

Scammers are offering unrealistically low prices with promises of comprehensive coverage. Protect yourself by verifying any offers with trusted sources before disclosing personal information.

3. REFUND OR REBATE OFFERS

Scammers may try to lure you with promises of refunds or rebates, asking for your personal information. Protect yourself by never give out personal information over the phone.

4. MEDICARE PLAN CANCELLATION

Scammers are calling to cancel your current plan and offering fake alternatives. Protect yourself by confirming any changes directly with Medicare. Stay vigilant and don't fall for this harmful deception.

**YOUR HEALTH AND FINANCIAL SECURITY ARE TOO IMPORTANT TO RISK!
PLEASE CALL 877-808-2468 FOR MORE INFORMATION**

Don't miss out on important information!

Stay in the loop by following us on our social media platforms.
Join our online community today.



Extra Help Is Available!

Medicare Savings Programs Are Here To Save You Money

Extra Help is a Medicare program that helps pay for Medicare drug coverage premiums, deductibles, coinsurance and other out-of-pocket costs. For those who have limited income and resources.

4 Medicare Savings Programs Available:

- 1 **Qualified Medicare Beneficiary (QMB)**
- 2 **Specified Low-Income Medicare Beneficiary (SLMB)**
- 3 **Qualifying Individual (QI)**
- 4 **Qualified Disabled & Working Individuals (QDWI)**



If you think you may qualify for these programs we encourage you to apply.

For more information give us a call!
559-224-9117



HICAP! HOW CAN WE HELP?

- WE CAN HELP YOU UNDERSTAND MEDICARE
- ASSIST YOU IN ENROLLING IN MEDICARE PART D PRESCRIPTION DRUG PROGRAMS
- LEARN ABOUT SAVING MONEY ON YOUR PRESCRIPTIONS
- EXPLORE LONG-TERM CARE INSURANCE OPTIONS
- PREPARE MEDICARE APPEALS OR CHALLENGE CLAIMS
- CLARIFY YOUR RIGHTS AS A HEALTHCARE CONSUMER
- LEARN ABOUT GOVERNMENT ASSISTANCE PROGRAMS
- COMPARE PRIVATE MEDICARE SUPPLEMENTAL PLANS
- REVIEW MEDICARE ADVANTAGE PLANS



CALL HICAP NOW
(559)224-9117



@Valley Caregiver Resource Center



@Valley_Caregiver_Resource_Center



@CaregiverValley



@Valley Caregiver Resource Center

DID YOU KNOW?

Medicare Helps Cover Diabetes Supplies and Services.

COVERED SERVICES:

- Screenings for people at risk
- Diabetes self-management training
- Medical nutrition therapy services
- Hemoglobin A1c tests
- Glucose monitors, test strips, lancets, insulin, some insulin pumps (Part B)
- Supplies for insulin (Like syringes) (Part D)
- And More



HICAP
Health Insurance
Counseling and
Advocacy Program
CALL US TODAY!
559-224-9117

FOR MORE INFORMATION REACH OUT TO OUR HICAP TEAM!



Hit that follow button!

APPLYING FOR MEDI-CAL *as a* MEDICARE BENEFICIARY

with

HICAP
Health Insurance
Counseling and
Advocacy Program

Free Service to Medicare Beneficiaries



IT'S AS EASY AS 1, 2, 3!

1

Get in contact with
Medi-Cal at HICAP

**MEDI-CAL APPLICATION ASSISTANCE
DAY FOR FRESNO COUNTY**

During your scheduled appointment, a Fresno County Eligibility Worker may provide assistance with:

- General program questions
- Application assistance with: Medi-Cal, CalFresh, CalWorks
- Ongoing cases
- Understanding letters received

CALL HICAP TO SCHEDULE YOUR APPOINTMENT

MONDAY-FRIDAY 8AM-5PM ☎ (559) 224-9117

This event is the 2nd wednesday
of every month.

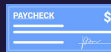
**GIVE US A CALL AND WE WILL
SCHEDULE YOU IN!**



2

Gather these important documents

- Legal names of all people included in the application
- Social Security cards
- Proof of Address: Utility Bills (i.e. PG&E), insurance documents, etc.
- Proof of Identity: Passports, driver's license, etc.
- Income information: Social Security Award letter, pay stubs, etc.



Disclaimer: Please bring all documents enclosed in a secure folder. Do not share documents/personal information with anyone other than the Eligibility Worker on site.

3

**Fill out the initial application
for Fresno County**

Eligibility is income-based.

138% of the federal poverty level (FPL) is what will be used to determine whether you qualify for Medi-Cal.



Families or persons with income too high to qualify for a free Medi-Cal program may have a Share of Cost.

☎ (559)-224-9117 🕒 Monday - Friday 8AM - 5PM 📍 5363 N. Fresno St. Fresno, CA 93710





HICAP
Health Insurance
Counseling and
Advocacy Program

Become a HICAP Volunteer!

Learn to help others navigate through the confusing world of Medicare.

HICAP volunteer duties consist of:

- Counseling (after completion of required training)
- Administrative duties
- Fundraising and event support
- Outreach within the Fresno and Madera communities

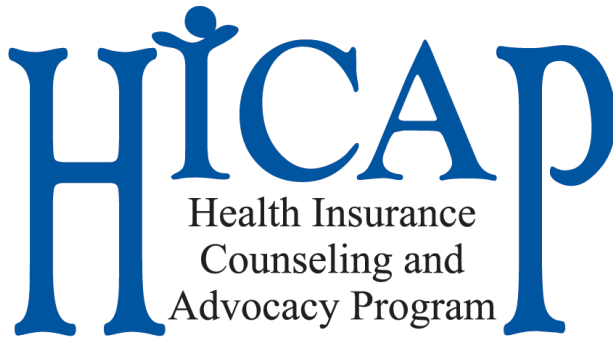
**JOIN OUR TEAM,
CONTACT US!**

Free
Orientation
& Training
Session

LAURA ROBINSON
Volunteer Coordinator
Lrobinson@valleycrc.org

(559) 224-9117 EXT. 304

Valley Caregiver
Resource Center
5363 N. Fresno St.
Fresno, CA 93710



We are always here to help and share our services!
Best Wishes, from the Fresno/Madera HICAP Team
Carla, Crystal, Debra, Gyan, Jean, Jessenia, Laura, Linda, Wayne

**For program updates and more information,
please visit our website:
<https://valleycrc.org/hicap-program/>**

HICAP is a part of the National State Health Insurance Program (SHIP) network and supported by the California Department of Aging



SHIP
State Health Insurance
Assistance Program



Contact Information:

HICAP Program Manager, Crystal Tate
Phone: (559) 224-9117 or (800) 434-0222

Email: Ctate@valleycrc.org

Address: 5363 N. Fresno St. Fresno, CA. 93710

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