

HICAP Monthly Newsletter

February Issue 2024

HICAP
Health Insurance
Counseling and
Advocacy Program

Free Service to Medicare Beneficiaries

**HICAP is here to help Monday - Friday, 8am - 5pm
Give us a call at (559) 224-9117 or 1-800-434-0222**

Happy American Heart Month!

AMERICAN HEART MONTH



Staying Healthy

Medicare's preventive services

CENTERSFORMEDICARE&MEDICAIDSERVICES

Cardiovascular Disease (Behavioral Therapy)

Medicare will cover one visit per year with your primary care doctor to help lower your risk for cardiovascular disease.

Cardiovascular Disease Screenings

Ask your doctor to test your cholesterol, lipid, and triglyceride levels to help determine if you're at risk for a heart attack or stroke. Medicare covers these tests every 5 years.

Cardiac Rehabilitation

Covers these comprehensive programs if you've had a condition such as, but not limited to:

- A heart attack in the last 12 months
- Coronary artery bypass surgery
- Current stable angina (chest pain)



Learn more with us!

HICAP
Health Insurance
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Free Service to Medicare Beneficiaries

(559)-224-9117

Monday - Friday
8AM - 5PM

valleycrc.org

5363 N. Fresno St.
Fresno, CA 93710



Supported by
California
Department
of AGING

A program of
valley
CAREGIVER
RESOURCE CENTER

This project was supported, in part, by grant number #58000002-02-01, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Certain underlying projects within government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy. HICAP operates with financial assistance and support from the Fresno-Madera Area Agency on Aging. This project is not eligible for funding from the Administration on Aging (DAG) or the Administration on Intergovernmental Affairs (AIA). For more information, please contact the California Department of Social Services, Human Services, Washington, D.C. 20201. Se desea agradecer a la Administración de Servicios Comunitarios por su apoyo en este proyecto. Este proyecto no es elegible para el financiamiento de la Administración de Servicios Comunitarios. Los puntos de vista o las conclusiones expresados en este proyecto no representan necesariamente las políticas oficiales de la Administración de Servicios Comunitarios. HICAP opera con asistencia financiera y apoyo de la Agencia de Bienestar Social del Área de Fresno-Madera.

Medicare Advantage Open Enrollment & General Enrollment Periods are here!

General Enrollment Period

January 1st - March 31st



General Enrollment Period

January 1 through March 31

Available Programs:



PART A



PART B

3-month period each year during which you can enroll/join:

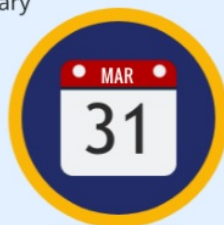
- Part A
- Part B

Coverage begins the first day of the following month.

Medicare Advantage Open Enrollment Period

What is the Medicare Advantage Open Enrollment Period?

This enrollment period begins on January 1st and ends on March 31st.



The Medicare Advantage Open Enrollment Period allows those already on Medicare Advantage to make a one-time change to their coverage.

Medicare Advantage Open Enrollment Period

January 1st - March 31st

3-month period each year during which you can:

- Switch Medicare Advantage Plans
- Drop your Medicare Advantage Plan and return to Original Medicare with a Part D plan

Coverage begins the first day of the following month.

Have questions?
Let us know!

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What Can You NOT Do During the Medicare Advantage Open Enrollment Period?



Enroll in a Medicare Advantage plan for the first time.



Enroll in an Original Medicare for the first time.



Enroll in a Medicare Supplement plan without underwriting health questions.



When do Medicare Advantage Open Enrollment Period Changes Become Active?

If you make a change to your plan during the Medicare Advantage Open Enrollment Period, your new coverage will go into effect on the first day of the month following your enrollment.

HICAP is available Monday - Friday 8AM - 5PM

HICAP is available Monday - Friday, 9AM - 5PM
to assist you with all things Medicare
(559) 224-9117 or 1-800-434-0222

Become a HICAP
Volunteer Counselor and
**Help Make
a Difference**



The Health Insurance Counseling and Advocacy Program (HICAP) is looking for qualified and compassionate volunteers to help beneficiaries navigate the world of Medicare. As a volunteer HICAP Counselor you will assist seniors 65+ and people with disabilities to understand their coverage and help them make informed decisions.

- **Join us for our upcoming free orientation and training session in April 2024**
- **Registration is required as class size is limited**

Visit: ValleyCRC.org or call
**HICAP Volunteer Coordinator,
Laura Robinson: (559) 224-9117 ext. 304**

**Interested in
assisting
Medicare
Beneficiaries?
Join our team!**

Contact Laura Robinson,
HICAP Volunteer
Coordinator, for
additional information at
(559) 224-9117 ext. 304.



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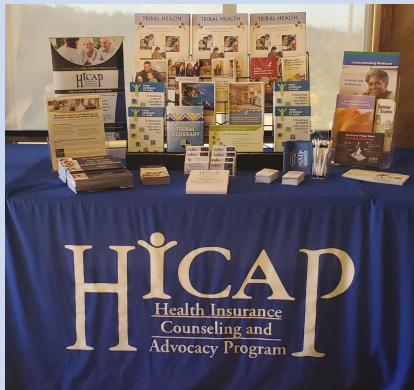


This project was supported, in part by grant number 90SAPG0094-02-00, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy. HICAP operates with financial assistance and support from the Fresno-Madera Area Agency on Aging.

HICAP Social Media



If you are interested in scheduling a HICAP presentation please contact us at (559) 224-9117.



HICAP would like to encourage our beneficiaries to follow us on social media.

HICAP Community Outreach Coordinator, Sujei Martinez creates our wonderful HICAP posts. Below are HICAP's February posts in case you missed them.....

Ayuda Adicional

Un programa de ahorros de **Medicare**



- ▶ Este programa ayuda a las personas con ingresos y recursos limitados a pagar los costos de la cobertura de medicamentos de Medicare (Parte D), como primas, deducibles y coseguros.
- ▶ Algunas personas califican para Ayuda Adicional automáticamente y otras deben enviar una solicitud.
- ▶ HICAP puede ayudar con las solicitudes de Ayuda Adicional y los Programas de Ahorros de Medicare.

En la mayoría de los casos, para calificar para Ayuda Adicional, necesita tener ingresos y recursos por debajo de un límite determinado

Hable con un consejero registrado para determinar su elegibilidad



(559)-224-9117

valleycrc.org

Lunes - Viernes
8AM - 5PM

5363 N. Fresno St.
Fresno, CA 93710

Este proyecto fue apoyado, en parte, por la subvención número 90SAP0052-02-01 de la Administración para la Vida Comunitaria de los EU, el Departamento de Salud y Servicios Humanos, Washington, D.C. 20201. Se alienta a los beneficiarios que emprenden proyectos bajo el patrocinio del gobierno a expresar libremente sus hallazgos y conclusiones. Por lo tanto, los puntos de vista u opiniones no representan necesariamente la política oficial de la Administración de Vida Comunitaria. HICAP opera con asistencia financiera y apoyo de la Agencia de Envejecimiento del Área de Fresno-Madera.

Be sure to keep up with us on all our platforms!





¡HA VUELTO!



EVENTO DE TRITURACIÓN DE PASO EN AUTOMÓVIL PARA ADULTOS MAYORES Y CUIDADORES

¡ESTE ES UN EVENTO GRATUITO! sábado, 9 de marzo de 2024



10 AM - 12 PM



Dirección:
Estacionamiento de Valley Caregiver Resource Center
5363 N. Fresno St. Fresno 93710
Para más información, contacte a su SMP local al (559) 224-9117

¡NOS VEMOS ALLÍ!



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Meet the

MEDICARE SAVINGS PROGRAMS

Eligibility for each Medicare Savings Program (MSP) is based on income and resource limits.

Contact a Registered Counselor to find out if you qualify!



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QUALIFIED MEDICARE BENEFICIARY

Helps pay for:

- Part A premiums
- Part B premiums, deductibles, coinsurance, and copayments

SPECIFIED LOW-INCOME MEDICARE BENEFICIARY

Helps pay for:

- Part B premiums (You must have both Part A and Part B to qualify.)

QUALIFYING INDIVIDUAL

Helps pay for:

- Part B premiums (You must have both Part A and Part B to qualify.)

QUALIFIED DISABLED & WORKING INDIVIDUAL

Helps pay for:

- Part A premiums only

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Be sure to check out our website!



Find the latest news and updates on HICAP and Medicare information!

Please visit our webpage at the Valley Caregiver Resource Center website for more information about your Fresno and Madera HICAP, at valleycrc.org.

Medi-Cal Application Assistance Day

Join us for one of our favorite events!

Every 2nd Wednesday of the month, **Fresno County Department of Social Services** joins us at **Valley Caregiver Resource Center** to assist Seniors and Caregivers about all things **Medi-Cal, CalFresh, and CalWorks**.



FOR MEDICARE BENEFICIARY



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

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 and Tax information: W2 forms, pay stubs, bank Statements, etc.
- Property: Car title, 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.

This event is the 2nd wednesday of every month.

GIVE US A CALL AND WE WILL SCHEDULE YOU IN!

(559)-224-9117

Monday - Friday 8AM - 5PM

5363 N. Fresno St. Fresno, CA 93710



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Medi-Cal Application Assistance Day is by appointment only. Please call HICAP at (559) 224-9117 to schedule your appointment. Spaces are limited, call us today!

Senior Medicare Patrol

Your HICAP counselors serve as SMP liaisons, please contact HICAP at (559) 224-9117 to report Medicare Fraud.



The Annual Shredding Event is back! Mark your calendars for this free event! **Saturday, March 9th, 2024 10AM - 12PM**



DRIVE THRU SHREDDING EVENT FOR SENIORS & CAREGIVERS

Protect Yourself & Loved Ones From Medicare Fraud & Identity Theft

Together Senior Medicare Patrol and Valley Caregiver Resource Center want to help protect you! Bring documents with personal identifiable information- such as old bank statements, bills, old tax returns, and outdated Medicare documents- to be safely shredded.



THIS IS A FREE EVENT!
Saturday, March 9, 2024
10 AM – 12 PM

Location:
Valley Caregiver Resource Center Parking Lot
5363 N. Fresno St. Fresno 93710
For more information, please contact your local SMP at (559) 224-9117

**We ask for all participants remain in your car.
Staff members will unload your box for you.**

A mobile shred truck will immediately shred your personal documents:

- One banker box per participant (cardboard boxes and/or containers cannot be left)
- No cardboard, binder clips, binders, or electronic media will be accepted
- Residential shredding only (no commercial shredding allowed)
- Truck will be available for 2 hours or until full

[Additional information and resources](#)



YOU'VE GOT MAIL -

IS IT REALLY FROM MEDICARE?

You may get mail that looks like it's from official Medicare, but it's likely a sales attempt to change your Medicare plan. Responding to them in any way allows them to call, mail, and email you more.



**URGENT: ACTION
NEEDED FOR
YOUR MEDICARE**

*This is not connected to or associated with a government agency.

Ending Care Appeals

SNF MEDICARE FRAUD, ERRORS, & ABUSE

Medicare fraud can occur when a provider or facility bills for services you did not receive or were not medically necessary.

EXAMPLES OF POTENTIAL SKILLED NURSING FACILITY (SNF) FRAUD:



Learning that your Medicare was charged for:

- Services that your doctor did not deem medically necessary
- Services that you never received
- More expensive services than what you received
- A greater quantity of services than what you received
- SNF services for dates after you were released from the SNF
- Being forced to stay in a SNF until your benefits have expired, even though your condition has improved, and you wish to transition to home health care services.



YOU CAN STOP SNF FRAUD BY:

- Reading your Medicare statements to compare the services you received with the services Medicare was charged.
- Reporting any charges on your Medicare statements that are not accurate to your local **Senior Medicare Patrol (SMP)**.
- Working with your doctor to enroll in SNF services.
- Not accepting gifts or money in return for choosing a SNF.
- Signing forms only once you have understood them.
- Reporting potential fraud to your local **SMP**.
- Reporting quality-of-care complaints to the BFCC-QIO (visit www.qioprogam.org to find your BFCC-QIO).

CONTACT YOUR SENIOR MEDICARE PATROL (SMP)

Contact your local Senior Medicare Patrol (SMP) to report Medicare fraud, errors, or abuse.

smpresource.org



This document was supported, in part, by grant numbers 90AT0002 and 00AP0002 from the Administration for Community Living (ACL), Department of Health and Human Services, Washington, D.C. 20201.

For Medicare help contact your local **State Health Insurance Assistance Program (SHIP)**
shiphelp.org



HICAP is a program of the Valley Caregiver Resource Center and we would like to invite you to participate in the following fundraising opportunity:

\$200
GREEN FEE



Dragonfly Golf Club
43369 Ave 12
Madera, CA 93636
1 PM – Tee Off

Deadline to Register April 10, 2024

- **GREAT PRIZES**
- **FOOD**
- **AWARDS**

Title Sponsor: \$5,000
Registration Sponsor: \$1,800
Gold Sponsor: \$1,200
Tee Sponsor: \$225

ADD A SUPER TICKET FOR \$30

- (1) 50/50 Ticket
- (2) Mulligans
- (25) Raffle Prize Tickets

ALL PLAYERS WILL RECEIVE:

- Range Balls with Cart
- Closest to the Pin Contest
- Long Drive Contest
- Goodie Bag
- Team Photo
- Beverages & Meals

Valley Caregivers Resource Center offers a comprehensive array of services designed to assist elders and their families in mastering the challenges that accompany the aging process. As long-standing advocates and collaborators in preserving the health and quality of life of others, our aim is to promote personal & community well-being.



We welcome interested parties to contact Executive Director, Michelle DiBudo, to learn more about how you can volunteer, donate, or sponsor one of our upcoming events.

Executive Director: Michelle DiBudo

Phone: (559) 224-9154

Email: mdibudo@valleycrc.org

We are in need of auction items and would greatly appreciate your support!

We are always here to help and share our services!

Best Wishes, from the Fresno/Madera HICAP Team □

Laura, Jean, Sujey, Jessenia, Gyan, Wayne C.,
Linda, and Debra

For program updates and more information, please visit our
website:

<https://www.valleycrc.org/hicap>

Contact Information:

HICAP Program Manager: Lorena Perez

Phone: (559) 224-9117 or (800) 434-0222

Email: lperez@valleycrc.org

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

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

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