



# HICAP and Medicare ACOA Meeting

8/20/2025

Presented by Contra Costa County

Health Insurance Counseling and Advocacy Program

HICAP

CONTRA COSTA COUNTY

EMPLOYMENT & HUMAN SERVICES



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7/29/25

# Agenda

- What is HICAP?
- HICAP Funding
- HICAP Education Services
- Example of HICAP Questions and Cases
- Additional Resources- HICAP website
- Reminder on Medicare Fraud
- How to Contact HICAP
- Q&A

# What Is HICAP?

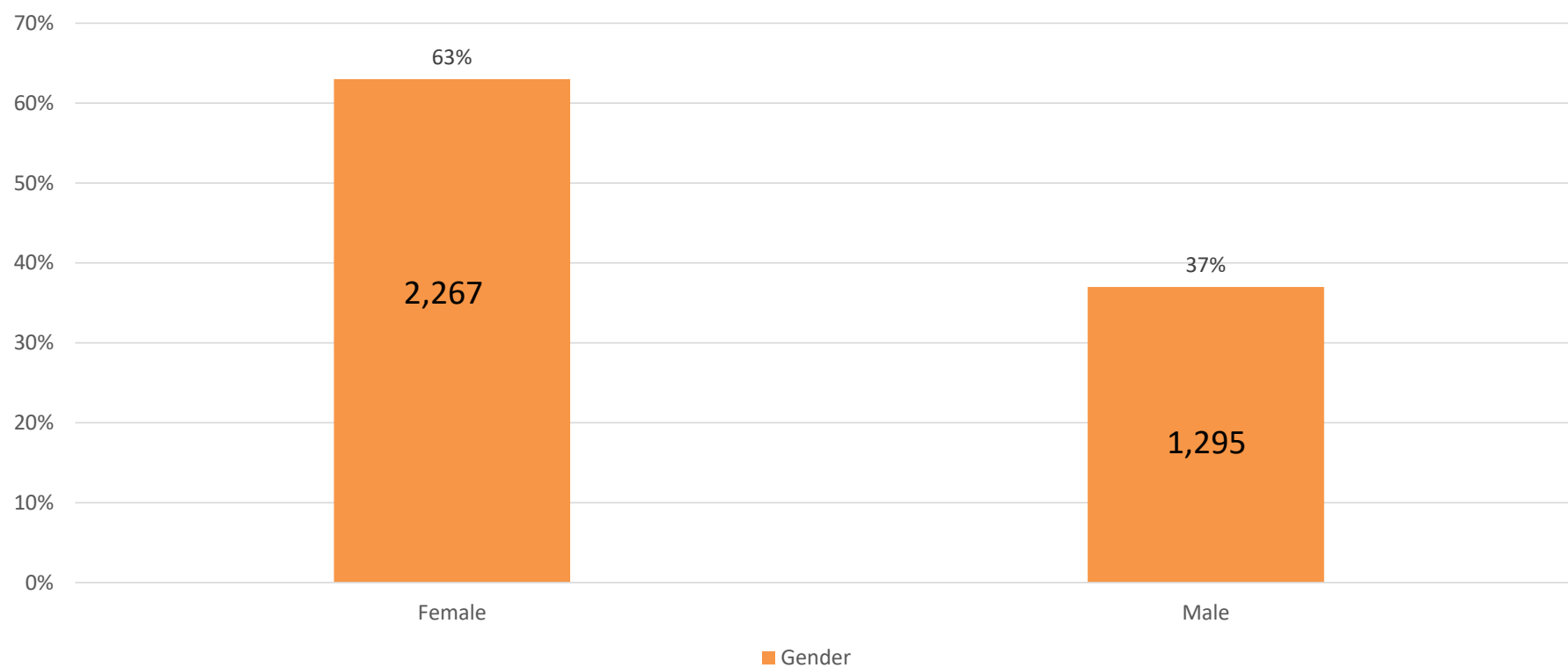
Health Insurance Counseling and Advocacy Program

- All things Medicare
- Primarily a Volunteer Organization
- Funded by State of CA and Federal gov't
- No affiliation with Insurance Companies
- Services are free of charge

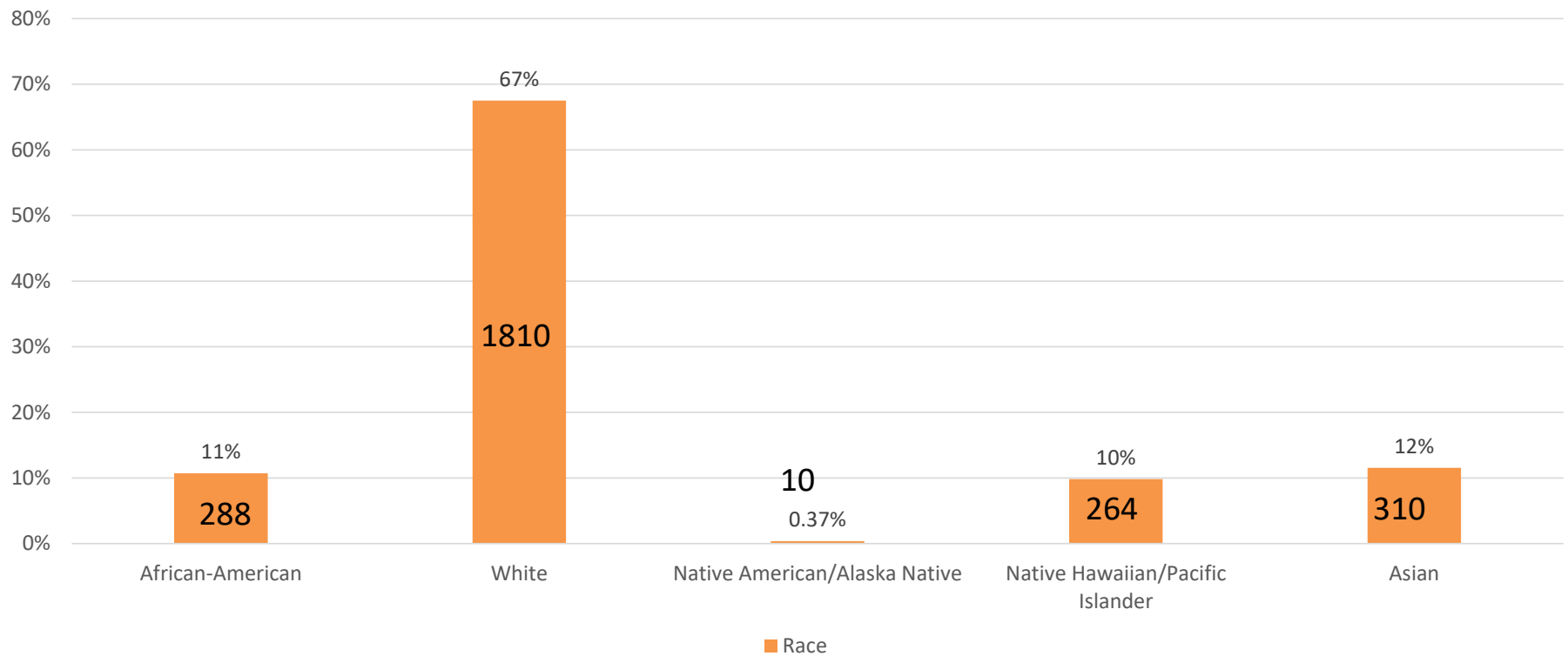
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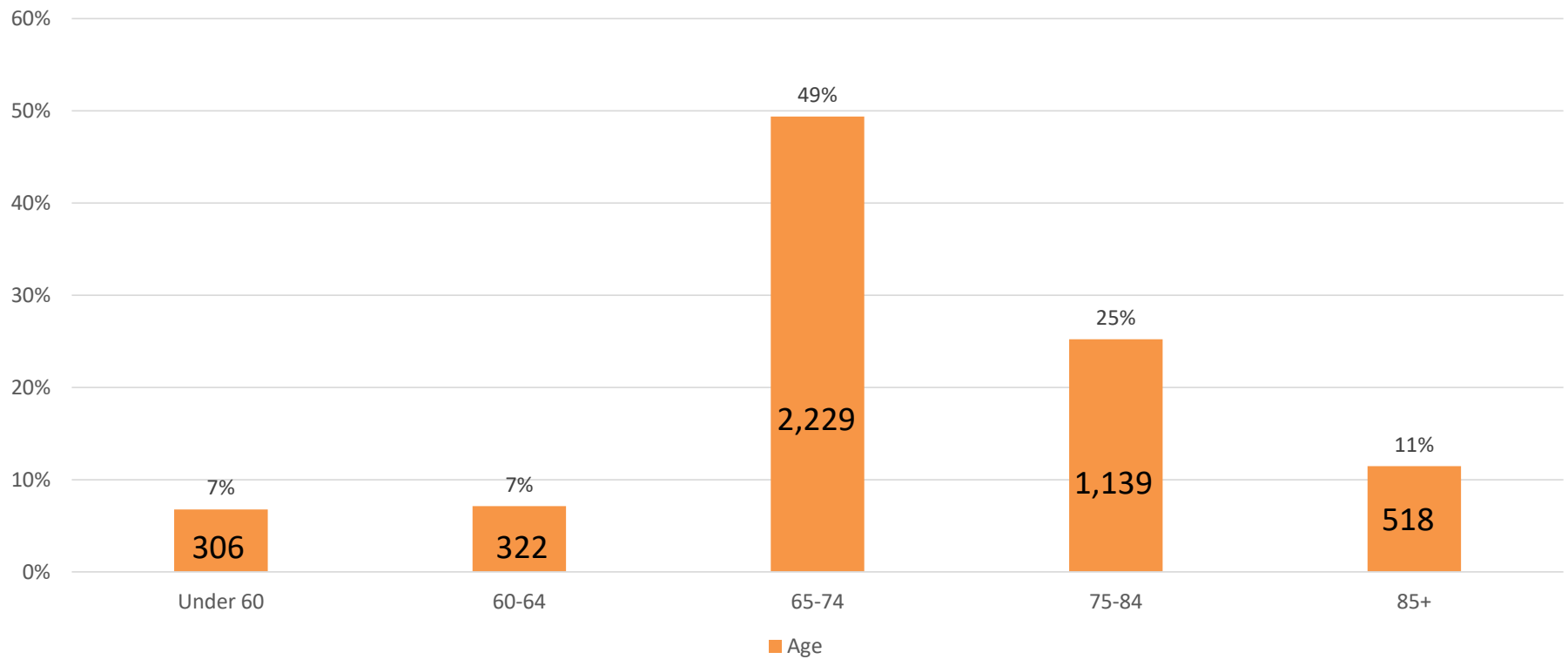
# HICAP Clients: Gender



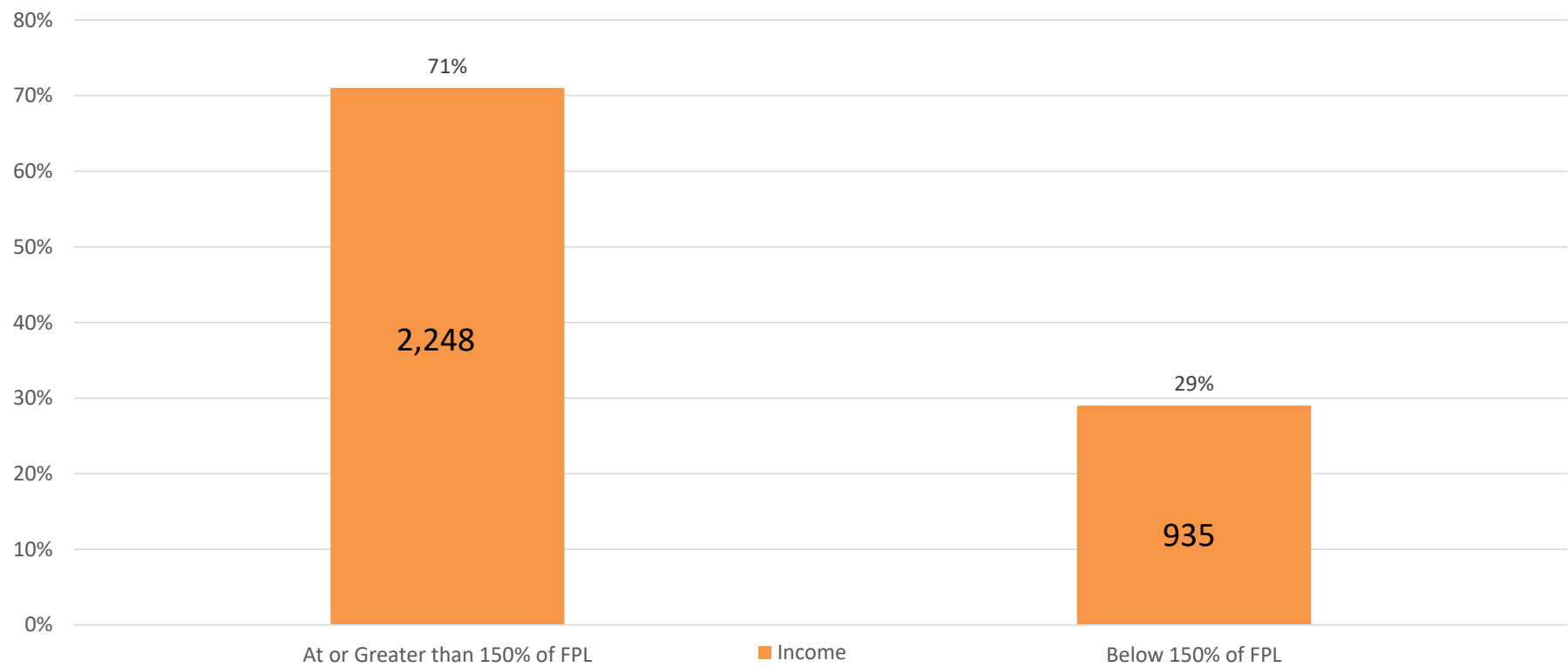
# HICAP Clients: Race



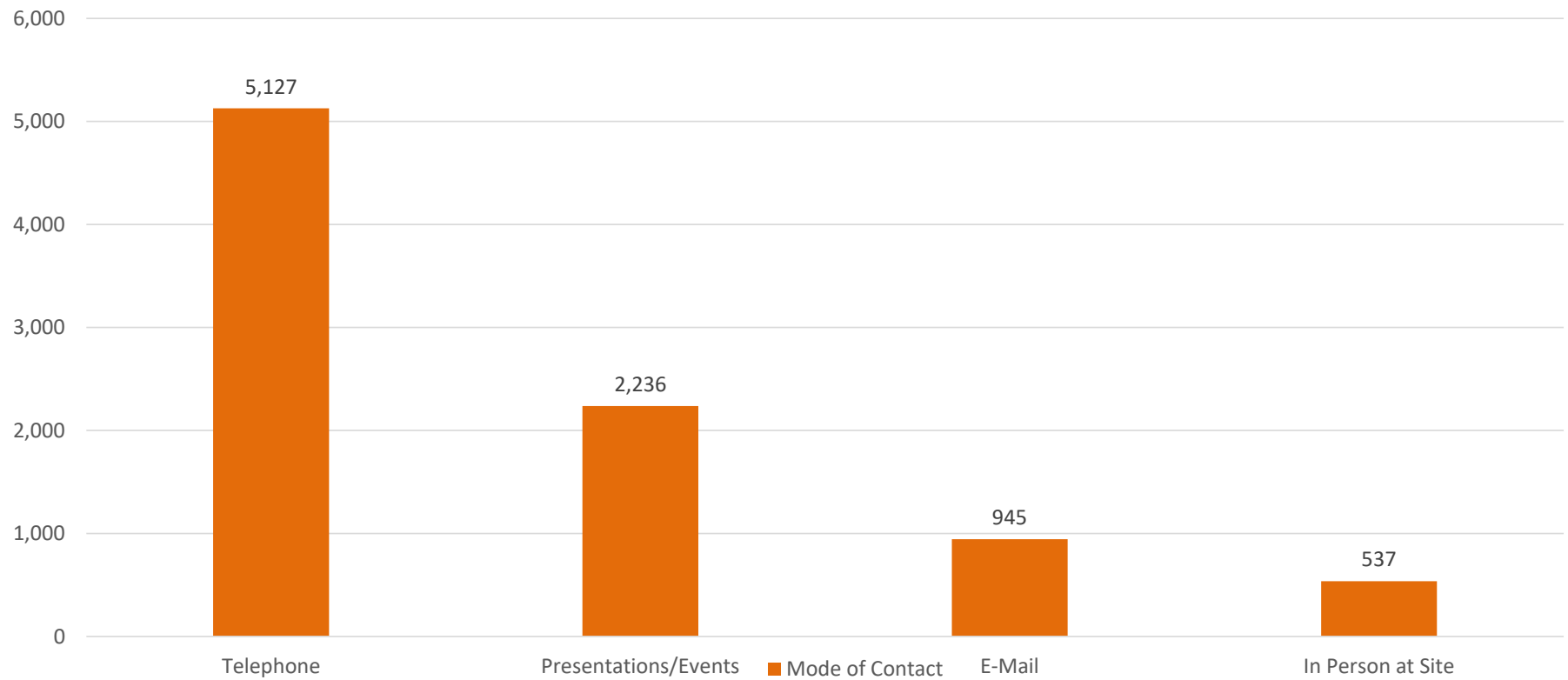
# HICAP Clients: Age



# HICAP Clients: Income

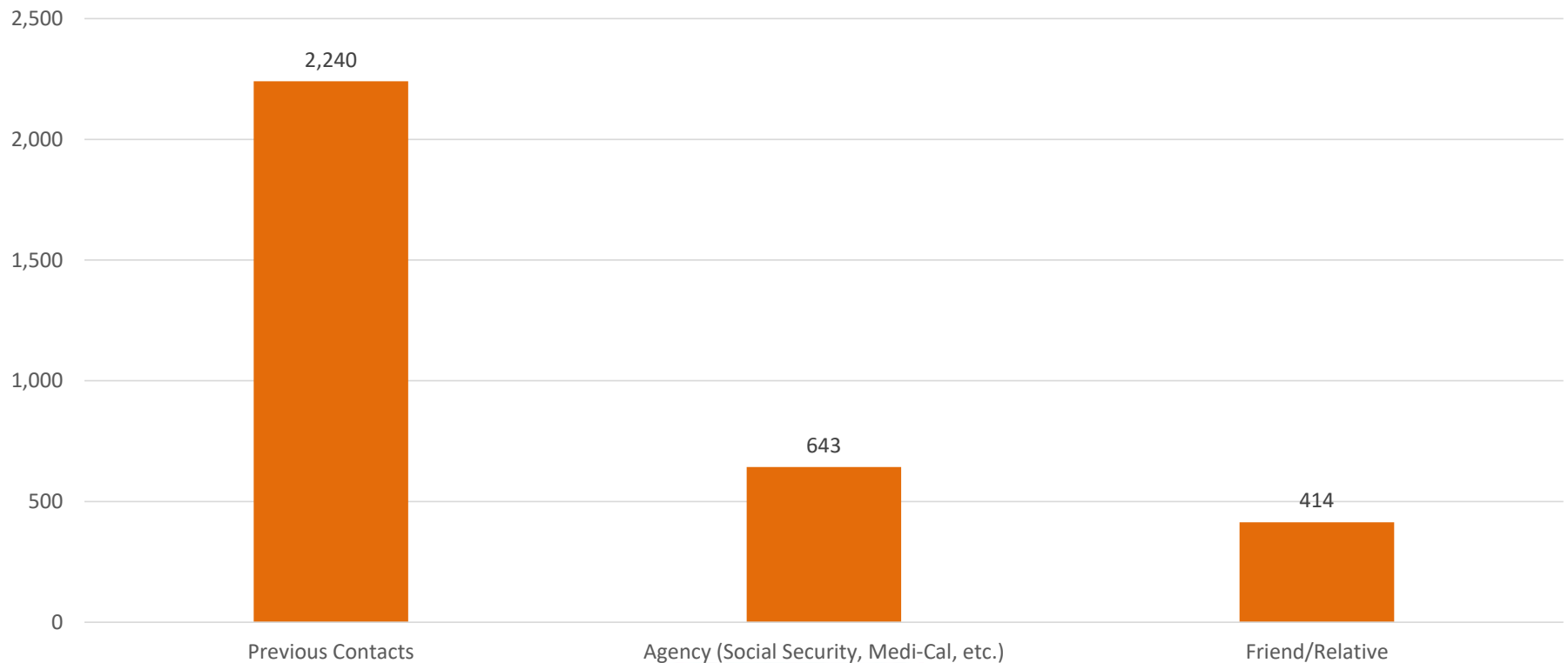


# HICAP Clients: Mode of Contact





# HICAP Clients: How did they find out about HICAP?



# What Is HICAP?

## Primarily a Volunteer Organization

- 52 Volunteers
- Initial and Ongoing Training – over 40 hours + 12 annually
- Registered with California Department of Aging – live scan
- Considered a part of Medicare – direct line to agents



# HICAP Funding



- Funded by State of CA and Federal Government
  - Paid county staff of 2 and 1 consultant
  - Part of Area Agency on Aging under EHSD
  - 1 of 2 direct services provided by the AAA
  - Performance goals and metrics are tracked
- No affiliation with Insurance Companies
  - No Policies are sold or endorsed
  - We do not give advice – just provide information for clients to make an informed decision for their situation
  - Complete access to pricing and benefits via Medicare

# What Is HICAP?

## Education

- Monthly Classes - 'Welcome to Medicare'
- Community Talks – Rotary clubs, etc.
- Senior Centers in the Fall during Open Enrollment (Oct. 15 through Dec 7)
- Tabling at events is focused on Health and Senior events



# About HICAP Counseling

Our volunteers are skilled, well-trained, dedicated!



- Client contacts HICAP by phone. Call is triaged.
- We return calls, determine the need and how best to help
- Options: Live on phone; scheduled phone or Zoom; Senior Center appointments; email.

We don't provide counseling on:

- Legal or tax issues, including estate planning issues
- Medical issues
- Medi-Cal w/o Medicare issues

# Typical HICAP Questions

- New to Medicare – Options available? How to choose?
- Drug coverage — How to choose; how to understand
- Medicare & other coverage — Employer, COBRA, Military
- When can I change Medicare coverage?
- Can't afford coverage. Any options?
- Billing problems
- **Medicare + Medi-Cal; navigating the issues**
- **Access to/discharge from Skilled Nursing Facility**



# Typical HICAP Cases



- **Medicare + Medi-Cal; navigating the issues**
  - ✓ Share of Cost (SOC) – Income over \$2,006
  - ✓ Major issue for IHSS coverage as SOC starts at \$1201
  - ✓ Several approaches to make SOC \$0:
    - Disability before age 65
    - Insurance “spend down”
  - ✓ Also issues with State covering Medicare Premium costs

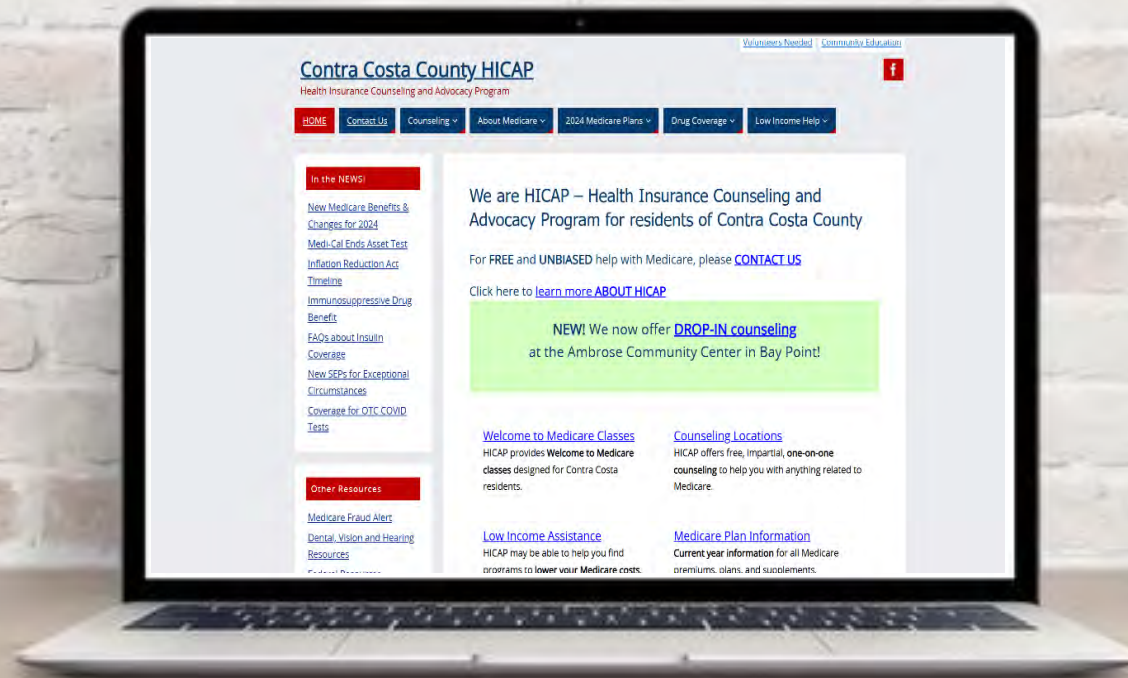
## Typical HICAP Cases cont.

- **Access to/discharge from Skilled Nursing Facility**
  - ✓ Usually short notice of discharge
  - ✓ Assist with first level of appeal by encouraging care giver to do so verbally and in writing with Livanta
  - ✓ Second level is usually more involved, and we refer to Legal Assistance for Seniors in Alameda with whom we have a contract



# Additional Resources

## Visit: [www.cchicap.org](http://www.cchicap.org)



# Anytime Is A Prime Time For Medicare Fraud



## DO NOT

- Move out of your current plan unless you want to
- Sign any forms if you don't want to
- Give Medicare or SS# to strangers

## BE AWARE OF

- Uninvited phone calls, emails or home visits
- Prizes, cash or “early bird discounts” to enroll
- Calls pretending to be your doctor or clinic telling you that you **MUST** change plans to keep your doctor. Call your doctor's office to check whether what you're being told is true

## REPORT

- If you do get tricked into switching your plan, **REPORT IT TO US IMMEDIATELY. IT CAN BE FIXED!**

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# Contact Us

Multiple ways to reach us

Website: [www.cchicap.org](http://www.cchicap.org)

Email: [ehsdhicap@ehsd.cccounty.us](mailto:ehsdhicap@ehsd.cccounty.us)

HICAP Office: (925) 655-1393

or (800) 434-0222



HICAP Service is free, private and impartial  
One-on-one counseling, phone or virtual appointments

Handouts available on our HICAP website