

# MEDICARE & MEDI-CAL INSURANCE

*"Today, Medicare provides health insurance to about 40 million seniors and disabled individuals each year." —Jim Bunning*

## Medicare

Medicare is the federal health insurance program for people 65 years or older, certain people with disabilities who are under 65, and people of any age who have permanent kidney failure.

The **Health Insurance Counseling and Advocacy Program (HICAP)** provides free help with questions or problems regarding Medicare, Medicare Advantage plans, Medicare drug plans, Medicare supplement insurance and long-term care insurance. Informational counseling is available. Please call for an appointment.

- Arcata Community Center
- Del Norte InfoCenter
- Fortuna Community Services
- Healy Senior Center
- Humboldt HICAP Office
- McKinleyville Senior Center
- Smith River Nutrition Site
- Caregiver Services-Willow Creek

## Health Insurance Counseling and Advocacy Program (HICAP)

### Del Norte

550 E. Washington Blvd., Suite 200  
Crescent City, CA 95531

(707) 464-7876

(800) 434-0222

E-Mail: [dnhicap@aiaa.org](mailto:dnhicap@aiaa.org)

### Humboldt

434 7<sup>th</sup> Street, Eureka, CA 95501

(707) 444-3000

E-Mail: [hicap@a1aa.org](mailto:hicap@a1aa.org)

Web Site: [www.a1aa.org](http://www.a1aa.org)

## Medicare

(800) MEDICARE (800) 633-4227

Web Site: [www.medicare.gov](http://www.medicare.gov)

Provides information on Medicare, Medicare claim information, Medicare Advantage, Medicare drug plans, and publications.

## Applying for Medicare

### Part A and Part B

If you have paid a minimum of 40 quarters into Social Security, you will automatically get Medicare when you reach the age of 65. You have 3 months before you turn 65, and 3 months after you turn 65 to decide whether you want to enroll in Medicare Part B. Medicare Part B is an additional monthly premium. Delaying Medicare Part B enrollment brings penalties in most cases. For questions about Medicare Part A or B enrollment contact:

### **Social Security Administration**

(800) 772-1213

National

Web Site: [www.ssa.gov](http://www.ssa.gov)

560 East Hoover, Crescent City, CA

(707) 465-5943

Del Norte

3144 Broadway, Eureka, CA 95501

(707) 445-9610

Humboldt

Responsible for Social Security retirement programs. Contact SSA for information and assistance with Social Security benefits as well as survivor benefits, disability insurance, and Supplemental Security Income eligibility.

800-MEDICARE (800) 633-4227

Web Site: [www.medicare.gov](http://www.medicare.gov)

## Medicare Coverage

### Part A: Hospital Insurance

Medicare Part A has deductibles and co-pays. Part A helps pay for hospitalization, skilled nursing, home health care and hospice care.

Medicare does not pay for skilled nursing care that is custodial.

### Part B: Medical Insurance

Medicare part B has a deductible and co-pays for most services. Part B covers physician services, lab tests, therapy and medical equipment. Medicare Part B does not cover dental costs, hearing aides or most vision services.

A Program of the  
Area 1 Agency on Aging

**HICAP**  
HEALTH INSURANCE  
COUNSELING AND  
ADVOCACY PROGRAM



**FREE INDIVIDUAL  
COUNSELING AND HELP  
REGARDING:**

- Medicare
- Medicare Drug Plans
- Medicare Advantage Plans
- Medigap Insurance
- Employee/Retiree Health Insurance
- Long Term Care Insurance
- Medicare Fraud

**HUMBOLDT**

**434 7TH STREET  
EUREKA  
(707) 444-3000**

**DEL NORTE**

**550 E. WASHINGTON BLVD.  
SUITE 200  
CRESCENT CITY  
(707) 464-7876**

**TOLL FREE**

**(800) 434-0222**

**Why Does the  
Health Insurance  
Counseling and  
Advocacy Program exist?**

**HICAP was created especially for seniors and Medicare beneficiaries because:**

- Ads for HMO's and Medicare supplemental insurance are everywhere: television, radio, newspapers and mailboxes. These ads can be very confusing and misleading.
- The process of filing Medicare and other health insurance claims can be confusing, especially after hospitalization, when bills come from different providers and you may not feel well.
- Medicare and other health insurance companies can make errors when processing claims. Correcting them takes time, energy, persistence and a good knowledge of the system.
- Medicare beneficiaries and all seniors need to know all of their health care rights.

**Long Term Care Insurance  
You Get What You Pay For!**

If a policy looks too "cheap", it probably is. Long-term care insurance has many optional benefits and nuances. Work with an agent who asks good questions and works with your personal situation to design a benefit package that suits your needs.

### **Medicare Advantage Plans**

Medicare Advantage plans are private Medicare plans offered by private insurance companies. If you enroll in a Medicare Advantage plan, all medical services are billed to your Medicare Advantage Plan, not to Original Medicare. Medicare Advantage plans are either Health Maintenance Organization (HMO), Preferred Provider Organization (PPO) or Private Fee For Service (PFFS). You can only enroll or disenroll from a Medicare Advantage Plan during certain time periods or due to special circumstances.

Medicare Advantage plans may have a premium in addition to the Medicare Part B premium. Medicare Advantage plans DO NOT coordinate with Medigap plans and generally do not coordinate with other Medicare supplement plans. If you have full Medi-Cal, you may lose benefits if you enroll in a Medicare Advantage Plan.

Medicare Advantage plans provide payments for medical providers who agree to accept the plan. Check to make sure your medical providers accept the Medicare Advantage plan before you enroll.

If you need help regarding Medicare Advantage plans contact **1-800-MEDICARE** or **HICAP** or review the Medicare website at [www.medicare.gov](http://www.medicare.gov).

### **Medicare Drug Plans**

Medicare drug plans are available for all people with Medicare Part A or Part B. The plans are sold by private companies. You must enroll with a company that sells a Medicare Drug Plan or a Medicare Advantage Plan that includes drug coverage. You can only enroll in a Medicare Drug Plan or change your Medicare Drug Plan from November 15 through December 31 for a plan that becomes effective in January, unless you have a Special Enrollment Period due to special circumstances.

Medicare Drug Plans have varying premium costs and varying drug costs. The plans also have different formularies (list of drugs they cover). You will want to make sure that a plan

covers your drugs before you enroll in a plan. If your income is low, you may be able to get extra help for drug plan costs if you apply for it through the Social Security Administration.

If you need help regarding Medicare drug plans contact 1-800-MEDICARE or **HICAP**, or review the Medicare website at [www.medicare.gov](http://www.medicare.gov).

### **Medicare Appeals**

If you have a Medicare claim that has been denied, contact **HICAP** to assist you with a Medicare appeal. Time to make an appeal is limited.

### **HICAP**

**(707) 464-7876 Del Norte**

**(707) 444-3000 Humboldt**

**(800) 434-0222 Toll Free**

### **Social Security Claims Representative**

**(800) 431-2804**

**Web Site: [www.ssa.gov](http://www.ssa.gov)**

Provides names of attorneys in caller's area specializing in Social Security disability claims.

### **Qualified Medicare Beneficiary Program (QMB) & Special Low Income Medicare Benefits (SLMB)**

Persons with low income and few resources, who are 65 plus or blind or disabled, and who are eligible for Medicare can get their Medicare premiums, co-payments, and deductibles paid by the state through the Qualified Medicare Beneficiary Program (QMB). Information is available at your local HICAP office and the County Department of Social Services. SLMB (Special Low Income Medicare Beneficiary) qualified individuals have slightly higher income limits, but only pay the Part B Premium.

### Supplemental Insurance

#### Long Term Care Insurance

Long Term Care Insurance can cover:

- Skilled Nursing Facilities
- Assisted Living Facilities
- Home Care
- Personal Care
- Adult Day Health Care

Typically, policies must be purchased when the person is in good health. Medicare and Medicare supplemental insurance can cover only those receiving actual skilled care in a skilled nursing facility. Medicare will not pay for custodial/personal care, residential care facilities or Adult Day Health Care.

The California Department of Insurance publishes a Long Term Care Insurance Rate Guide to compare premiums online at [www.insurance.ca.gov](http://www.insurance.ca.gov).

You can also call **HICAP** to assist you in reviewing Long Term Care Insurance options.

#### Medicare Supplemental Insurance

Many people with Medicare decide to purchase Medicare supplemental insurance to cover the cost of co-pays and deductibles for Medicare.

#### Employer Plans

Employer and military retiree plans may offer better coverage than many MediGap plans. Each group plan is different. Contact your employer's group benefit specialist or **HICAP** to review your group plan coverage.

#### Medicare Advantage or Medicare HMO

If you have moved to Humboldt or Del Norte County and were enrolled in a Medicare Advantage Plan or Medicare HMO in another county or state, you may need to change your insurance coverage. You will generally have certain rights for other insurance coverage but time is limited. You can contact **HICAP** to get information regarding your insurance rights and options.

#### MediGap

There are nine standardized plans offered by a number of private insurance companies. Each standardized plan has the same plan benefits, regardless of the company from which it is purchased.

- To purchase a MediGap plan without a health screening, MediGap plans must be purchased during the open enrollment period or during special guarantee issue periods.
- Insurance companies cannot cancel a policy except for non-payment of premiums.

If you have questions about MediGap enrollment, coverage, rates, or companies that sell MediGap, contact **HICAP**.

#### Medi-Cal

Medi-Cal is California's Medicaid program. It pays for health care for certain residents of California. Blind, people with disabilities, or seniors aged 65 and older who also receive Supplemental Security Income (SSI) are automatically eligible. Other seniors may be eligible based on income and assets. If your income is higher than the full Medi-Cal limit, you may still be able to get Medi-Cal with a monthly Share of Cost. You can apply for Medi-Cal if you have Medicare, and Medi-Cal will cover Part B premium costs as well as Medicare deductibles and co-pays.

- To apply for Medi-Cal, call the local county social services department and set an appointment to apply.
- Find out beforehand if a doctor accepts Medi-Cal, and always take the plastic Medi-Cal card to the appointment.
- File an appeal within 90 days if you are denied Medi-Cal as an applicant or recipient.
- The State of California will attempt to recover Medi-Cal payments from the estate of persons aged 55 and over, or any age Long Term Care recipient after their death, if there is no surviving spouse or dependent child.

## County Medical Services Program (CMSP)

Low income adults (those who are not blind, disabled, or seniors 65 and over) may qualify for the County Medical Services Program (CMSP). Contact the Department of Social Services for more information.

## Medi-Cal Assistance

Completing an application can be confusing. For assistance with eligibility/application questions, or for information about appeals, contact the offices below. Hospital and long term care facilities often have a Medi-Cal Liaison who can help with the Medi-Cal application process. A conversation with a lawyer might be necessary if there are estate planning concerns.

### Department of Social Services

929 Koster Street, Eureka, CA 95503

**(707) 269-3590 Eureka**

727 Cedar Street, Garberville, CA 95542

**(707) 923-2759 So. Humboldt**

880 Northcrest Drive, Crescent City, CA

**(707) 464-3191 Del Norte**

**(800) 891-8551 All locations**

**Web Site: [www.dss.cahwnet.gov](http://www.dss.cahwnet.gov)**

Medical benefits for eligible low income California residents.

## Senior Legal Services

123 Third Street, Eureka, CA 95502

**(707) 443-9747**

**(800) 972-0002 ext 309**

**E-Mail: [eureka\\_office@lsnc.net](mailto:eureka_office@lsnc.net)**

**Web Site: [www.lsnc.net](http://www.lsnc.net)**

Assistance with Social Security, Supplemental Security Income, In-Home Supportive Services, County Medical Services Program or Medi-Cal.

## Medi-Cal Hotline

**(800) 952-5294**

**Web Site: [www.dhs.ca.gov/mcs/medi-calhome](http://www.dhs.ca.gov/mcs/medi-calhome)**

Medi-Cal information, eligibility and applications, including Medi-Cal and Healthy Family.

## Medi-Cal for Long Term Care

Separate eligibility factors are applied to people in Long Term Care facilities. Special provisions are available for the at-home spouse to keep income and assets. When considering any estate planning or transfer of ownership, as it may relate to Medi-Cal eligibility, consider contacting **CANHR**.

## California Advocates for Nursing Home Reform (CANHR)

**(800) 474-1116**

**Web Site: [www.canhr.org](http://www.canhr.org)**

Since 1983, California Advocates for Nursing Home Reform has been fighting for the rights of long-term care residents in California. CANHR has directed its resources toward the following long term care issues:

- Developing consumer information and making it affordable and accessible to consumers
- Aiding residents and their families in finding the legal services they need
- Providing consumers, attorneys and social workers with accurate information on Medi-Cal and long term care issues
- Tougher sanctions against homes that abuse or neglect residents
- Eliminating the inappropriate use of physical and chemical restraints
- Fighting for fair and equitable Medi-Cal rules to protect the poor and middle class from impoverishment and loss of their homes
- Determining root causes of poor care and developing legislation and policy to address them

Through community education, legislation and litigation, it has been CANHR's goal to remind decision makers of what needs to be done about long-term care; that this "forgotten population" consists of our mothers and fathers, our husbands and wives, our brothers and sisters, and that their suffering is our shame. **Go to their website for up-to-date information, advocacy and community resources.**