

HICAP

is free *and* unbiased!

HICAP services of free of charge!

- ⌘ HICAP counselors are trained volunteers, registered by the California Department of Aging
- ⌘ HICAP is not affiliated with any insurance companies or hospitals.
- ⌘ HICAP Counselors do not sell or recommend particular health insurance products or plans.

Volunteer with HICAP

Are you a problem solver who enjoys working with people?

Join our team and make a meaningful difference as a HICAP Medicare Counselor.

Call our office for more information
858-565-8772.

HICAP

Health Insurance Counseling and Advocacy Program

HICAP is your source for unbiased information and assistance related to

Medicare

HICAP counselors are available at several locations throughout San Diego County

Call to schedule a one-on-one appointment

1.800.434.0222

HICAP Counseling Services are free of charge



Serving San Diego and Imperial Counties since 1978

Medicare Questions?

Schedule your free Medicare counseling appointment today!

HICAP

1.800.434.0222

SAN DIEGO COUNTY
5151 Murphy Canyon Rd., Ste. 100
San Diego, CA 92123
858.565.8772

IMPERIAL COUNTY
939 Main Street
El Centro, CA 92243
760.339.9977

HICAP, Health Insurance Counseling and Advocacy Program is administered by Elder Law & Advocacy, a CA nonprofit, and funded by the CA Department of Aging and San Diego and Imperial Counties.



Live Well, San Diego!



Area Agency on Aging

HICAP

explains Medicare

The Health Insurance Counseling and Advocacy Program, HICAP, provides individual counseling to Medicare beneficiaries and their families.

HICAP can educate you about:

- ⌘ Original Medicare benefits
- ⌘ Medicare Part C Advantage Plans: HMOs, PPOs, Special Needs Plans
- ⌘ Medicare Part D Drug Plans
- ⌘ Medicare Supplements: Medigaps
- ⌘ Rights and protections: appeals and grievances
- ⌘ Programs for low-income assistance with prescriptions and premiums
- ⌘ Coordination of other benefits with Medicare
- ⌘ Long Term Care Insurance

HICAP

helps you think strategically

HICAP can help you analyze:

- ⌘ Pros and cons of Original Medicare versus Medicare Advantage
- ⌘ Which drug plan is a good fit for your needs
- ⌘ Your retirement health plan options by comparing Medicare plan offerings
- ⌘ Whether a long term care policy could make sense for you

The Health Insurance Counseling and Advocacy Program, HICAP, provides **educational presentations** to community organizations and clubs.
Call 858-565-8772 to schedule

HICAP

can save you money \$\$\$

HICAP can help you:

- ⌘ Dispute denied claims or erroneous billing
- ⌘ Find the lowest cost drug plan for the medications you need
- ⌘ Apply for the Extra Help Low Income Subsidy to lower your prescription drug plan premiums and copays
- ⌘ Apply for Medicare Savings Programs to pay for your Part A and/or B premiums
- ⌘ See if you qualify for assistance programs including SSI & Medi-Cal
- ⌘ Understand your choices so that you make an informed decision about your coverage