

Health Insurance Shopping Tips

- ★ Always compare policies and health plans.
- ★ Avoid overbuying.
- ★ Investigate coverage.
- ★ Beware of sales pressure.
- ★ Buy from a reputable agent.
- ★ Call for a **free** HICAP counseling appointment.



Contact Information

For HICAP Counseling Locations

- ★ In Contra Costa County, call (925) 602-4163 or (800) 510-2020.
- ★ Outside Contra Costa County, call (925) 229-8434.
- ★ From a cell phone, call (925) 229-8434.
- ★ FAX: (925) 677-3007
- ★ TDD: (925) 602-4198

Web Address:

www.cchicap.org



FREE

MEDICARE COUNSELING FROM HICAP

Health Insurance Counseling & Advocacy Program



- ★ New to Medicare?
 - ★ Do your prescription drugs cost too much?
 - ★ Do you have a problem with a bill?
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HICAP Provides

Counseling

- ★ Medicare benefits
- ★ Medicare supplemental insurance
- ★ Medicare health plans
- ★ Prescription drug coverage
- ★ “Extra Help” program for prescription drug coverage
- ★ Medicare Savings Program
- ★ Long term care insurance

Advocacy

- ★ Denial of medical care
- ★ Denial of medical payments

Information

- ★ Health plan choices
- ★ Health care rights

Community Education

- ★ Public presentations on Medicare
- ★ Free “Welcome to Medicare” classes
- ★ Health fairs

HICAP Services

- ★ Free of charge
- ★ Available to all persons over age 60 and anyone receiving or eligible for Medicare beneficiaries
- ★ Visits to homebound persons offered
- ★ One-to-one confidential counseling



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Why Do You Need HICAP?

- ★ Counselors are objective.
- ★ NO insurance is sold or endorsed.
- ★ Services are **FREE**.
- ★ Medicare and supplemental insurance can be complicated.
- ★ Mistakes are made by Medicare and insurance companies in approving and processing claims.
- ★ Advertisements for health coverage can be misleading or confusing.
- ★ It is important to know your rights as a health care consumer.
- ★ Applications for medical and drug coverage may be wrongfully denied.