

**Medicare Services  
and Alameda County HICAP  
Health Insurance Counseling and Advocacy Program**

**HICAP: Health Insurance Counseling and Advocacy Program  
Alameda County**

| PROGRAM   | PHONE – ADDRESS - WEBSITE   |
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| <p><b>HICAP – Health Insurance Counseling and Advocacy Program<br/>Legal Assistance for Seniors<br/>Alameda County</b></p> <p><b>Who does HICAP serve?</b></p> <ul style="list-style-type: none"> <li>• Current Medicare beneficiaries</li> <li>• Adult children and other representatives of Medicare beneficiaries</li> <li>• People 65 years and over who are: eligible for Medicare; about to begin receiving Medicare benefits; contemplating the purchase of Medicare related health insurance; or planning for retirement</li> <li>• People younger than 65 years who are eligible for Medicare due to disability</li> <li>• People needing information on Long Term Care Insurance</li> </ul> <p>HICAP counselors can meet with you one-on-one to help you understand your benefits and options. Our counselors are registered by the California Department of Aging</p> <p><b><u>HICAP counselors can explain:</u></b></p> <ul style="list-style-type: none"> <li>• Medicare benefits</li> <li>• Health insurance terminology</li> <li>• Supplemental insurance</li> <li>• Billing and claims procedures</li> <li>• Long term care insurance</li> </ul> <p><b><u>HICAP counselors can:</u></b></p> <ul style="list-style-type: none"> <li>• Help you evaluate policies</li> <li>• Assist on your behalf with providers</li> <li>• Help with medical record keeping</li> <li>• Provide the information you need to make informed decisions</li> </ul> <p><b><u>HICAP counselors will not:</u></b></p> <ul style="list-style-type: none"> <li>• Charge for any service</li> <li>• Sell any product</li> <li>• Make your decisions for you</li> </ul> | <p>510-839-0393</p> <p>Main Office<br/>1970 Broadway, Suite 300<br/>Oakland, CA</p> <p><a href="http://www.lashicap.org/hicap">www.lashicap.org/hicap</a></p> <p>Locations throughout Alameda County:<br/><a href="http://www.lashicap.org/hicap/hicap-counseling-sites/hicap-counseling-sites-list-oct.-2015">http://www.lashicap.org/hicap/hicap-counseling-sites/hicap-counseling-sites-list-oct.-2015</a></p> <p><b>What To Bring To Your Appointment</b></p> <ul style="list-style-type: none"> <li>• Your Medicare card.</li> <li>• Any other health insurance or prescription drug plan cards.</li> <li>• List of your prescription medications (including the strength and dosage). Your pharmacist can usually print this for you.</li> <li>• Information on your income and assets such as Social Security statements, pay stubs, or bank statements.</li> <li>• Any other related mail you received from Medi-Cal, Social Security, Medicare, or your employer.</li> </ul> |

| Medicare   |   |
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| <p><b>Medicare</b></p> <p>A federal system of health insurance for people over 65 years of age and for certain younger people with disabilities</p> <p><b>What's Medicare?</b><br/> Medicare is the federal health insurance program for people who are 65 or older, certain younger people with disabilities, and people with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant, sometimes called ESRD).</p> <p><b><u>The different parts of Medicare help cover specific services:</u></b></p> <p><b>Medicare Part A (Hospital Insurance)</b><br/> Part A covers inpatient hospital stays, care in a skilled nursing facility, hospice care, and some home health care.</p> <p><b>Medicare Part B (Medical Insurance)</b><br/> Part B covers certain doctors' services, outpatient care, medical supplies, and preventive services.</p> <p><b>Medicare Part C (Medicare Advantage Plans)</b><br/> A type of Medicare health plan offered by a private company that contracts with Medicare to provide you with all your Part A and Part B benefits. Medicare Advantage Plans include Health Maintenance Organizations, Preferred Provider Organizations, Private Fee-for-Service Plans, Special Needs Plans, and Medicare Medical Savings Account Plans. If you're enrolled in a Medicare Advantage Plan, most Medicare services are covered through the plan and aren't paid for under Original Medicare. Most Medicare Advantage Plans offer prescription drug coverage.</p> <p><b>Medicare Part D (prescription drug coverage)</b><br/> Part D adds prescription drug coverage to Original Medicare, some Medicare Cost Plans, some Medicare Private-Fee-for-Service Plans, and Medicare Medical Savings Account Plans. These plans are offered by insurance companies and other private companies approved by Medicare. Medicare Advantage Plans may also offer prescription drug coverage that follows the same rules as Medicare Prescription Drug Plans.</p> | <p>1-800-633-4227<br/> 1-800-MEDICARE</p> <p><a href="https://www.medicare.gov/">https://www.medicare.gov/</a></p> <p>Spanish website:<br/> <a href="https://es.medicare.gov/">https://es.medicare.gov/</a></p> |

## Medicare – Prescription Resources

| PROGRAM   | PHONE – ADDRESS - WEBSITE   |
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| <p>Get help paying costs:<br/> <a href="https://www.medicare.gov/your-medicare-costs/help-paying-costs/get-help-paying-costs.html">https://www.medicare.gov/your-medicare-costs/help-paying-costs/get-help-paying-costs.html</a></p> <p>Save on drug costs:<br/> <a href="https://www.medicare.gov/your-medicare-costs/help-paying-costs/save-on-drug-costs/save-on-drug-costs.html">https://www.medicare.gov/your-medicare-costs/help-paying-costs/save-on-drug-costs/save-on-drug-costs.html</a></p>  | <p>1-800-633-4227<br/>           1-800-MEDICARE</p> <p><a href="https://www.medicare.gov/">https://www.medicare.gov/</a></p> <p>Spanish website:<br/> <a href="https://es.medicare.gov/">https://es.medicare.gov/</a></p> |
| <p><b>Other ways to lower your prescription drug costs:</b></p> <ul style="list-style-type: none"> <li>• Look into generic drugs. Ask your doctor if there are generics that will work as well as your current brand-name drugs.</li> <li>• Ask your doctor about less expensive brand-name drugs.</li> <li>• Consider using mail-order pharmacies.</li> <li>• Use the Medicare Plan Finder to compare Medicare drug plans to find a plan with lower costs.</li> <li>• Find out if the company that makes your drug offers help paying for it.</li> </ul> |   |