

HICAP RECAP

HEALTH INSURANCE COUNSELING & ADVOCACY PROGRAM



SKYE GEBHART

EASING THE FEAR OF THE FUTURE AND ITS FINANCES

Originally from Atlanta, Georgia, Skye Gebhart moved West in her early 30s to be closer to her family. She enrolled in the Master of Public Administration program

at Chico State, and during her time at the university, she began volunteering with Passages' HICAP program, providing much needed information and support to Medicare beneficiaries in Butte County. The experience opened up a new world of friendships and strengthened her connection with her community. In 2017, she was given the offer to join the Office of Research and Sponsored Programs at Chico State, the organization that handles funding for Passages. She naturally jumped at the opportunity. She began formally working with Passages in July of 2018 as their grants analyst—managing budgets, submitting fiscal reports, and providing outside support whenever needed. She continues to volunteer with HICAP in her free time, and we caught up with her to see why she continues to remain so involved in the organization.

How would you describe HICAP?

HICAP is a program that serves people who are going to use Medicare or are already using Medicare. It exists to help them understand their benefits and the things they need to do to enroll and meet their deadlines. We help solve claims issues and problems with their benefits as well as explain what seniors can get from their benefits. It's a complicated program, and we're here to make it as straightforward as possible.

What inspires you to be involved?

When I was in graduate school, Passages' Executive Director, Joe Cobery, spoke to one of my classes about HICAP and the need for volunteers. I was also working full-time from home, and a large part of my job involved writing Medicare appeals for physicians at the University of Utah. Because I had moved to California without knowing many people in the local area, I was looking for a way to get more involved with my new community, and volunteering for the HICAP program seemed perfect for me. I admired the work they were doing, the skills needed were in my wheelhouse, and it allowed me to be a part of the community rather than feeling like a shut-in at home! I made so many friends through my volunteer work and continue to make new friends all the time. Not only do I get to do good for my community, but I get to socialize and meet new people as well.

What is your "why" for continuing to volunteer alongside your work with Passages?

I just love helping people understand Medicare. It is so complicated and confusing for people, so it feels good being able to explain

it. People come in just a ball of anxiety, and they're not sure how to use the program or what steps to take. They walk away feeling totally confident and relieved about the healthcare they'll be using for the rest of their life. It's incredible to be able to provide that kind of relief! We work with many lower income seniors who don't know how they'll afford their medical bills, and we're able to show them there's help out there. We can help them review money-saving options on their medical expenses and apply for assistance programs. Though Medicare isn't a perfect program, it works well if you know how to use it.

What have you learned while working with HICAP that has helped you in your own life?

I've really learned not to make assumptions about people. Just the other day, I had a client who came in and looked really put together and seemed well-informed. I made some instant assumptions about their income level and familiarity with the Medicare program, but then they said something that revealed serious fears about their future and their finances. I had to step back and realize you can't know where someone is coming from based on a first impression, and that seniors, regardless of who you may think they are, need a lot of information about Medicare. You can't reach any conclusions about their situation until you've taken the time to really hear them, and that's true of every other situation in life as well.

What has surprised you the most while volunteering?

I've been most surprised by how many of our seniors are living in precarious financial situations, and it's not just people who lived with low income before they retired. It's so expensive to live and so hard to get by these days. Those who are right on the cusp of being eligible for certain benefits have it really hard. They have barely enough to live comfortably but too much to be eligible for financial assistance. It has really made me realize how many people are struggling to get by.

When you're not volunteering, what are your other hobbies?

My husband and I lost our house in the Camp Fire, so we bought a five acre farm in Oroville. We went from two chickens, one dog, and two cats to three cows, three goats, ten chickens, and one cat. The goats came with property, and we adopted a Jersey steer that needed a better home. Since cows are social animals, we bought two more, and now all of our hobby time revolves around farm work. It's more than enough to keep us occupied!

Courtesy of Upgraded Living Magazine

HICAP RECAP

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FROM THE DESK OF TATIANA FASSIEUX

(FORMERLY
“FROM THE TOP”)

HICAP COMMUNITY
OUTREACH COORDINATOR

Long Term Care Policies— Premium Increases

We have noticed an increase in calls from our clients who have received notices of significant premium increases in their long term care policies. Some of the companies include Genworth, Penn Treaty, and CalPers. Premium increases are allowed, and usually occur every 4–6 years, however the premium increases lately have approached 85–95%. These notices include options offered by the companies to reduce your premiums. We recommend you call HICAP before making a decision, as sometimes these companies have other options which are not included in the notification. One recommendation is that you do NOT cancel your policy, as you

have invested a significant amount in premiums. For a personalized counseling appointment with a knowledgeable HICAP counselor, call 800-434-0222.

Preventive Benefits Reminder

Have you scheduled your annual Wellness Checkup with your doctor? This is one of many preventive benefits that Medicare covers without any cost to you. Check the Medicare & You booklet you received last fall for a list of all the preventive benefits you are entitled to. Your doctor may not remind you, so it's up to you to remind him/her.

Donut Hole Time

By now many of our readers and clients have reached the infamous Part D donut hole—that time in the year where your prescription co-pays skyrocket. There are ways to reduce your out-of-pocket costs, including asking for manufacturer's discounts, switching to generics, or applying for Extra Help if eligible. HICAP is here to help you find solutions to the high costs of your prescription drugs.

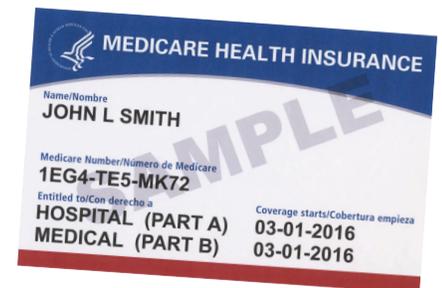
MEDICARE'S OPEN ENROLLMENT COMING SOON! BOOK YOUR PRESENTATION NOW!

If you are a member of an organization, club, church, or agency, now is the time to book us for a What's New with Medicare presentation. Our October & November calendars are filling up fast. Call Tatiana at 898-6717 to arrange a presentation.

NEED MORE INFORMATION ON DISASTER RELIEF RESOURCES & CALFRESH?

The National Council on Aging (NCOA) has a website, Benefitscheckup.org that can help seniors, caregivers, and people with disabilities find out about benefits they may be entitled to. In our area, information on disaster relief is particularly important. Go to www.benefitscheckup.org/disaster-assistance

Find out about CalFresh (formerly called Food Stamp Program)
Go to www.benefitscheckup.org/fact-sheets/factsheet_nutrition_ca_snap_program



NEWEST SCAM— GENETIC TESTING

If you are approached by someone who offers “free” genetic testing or cancer screening, turn it down. This is not a free test and needs to be ordered by your primary physician if medically necessary.

One way these scammers reach lots of people is by approaching senior centers or the Coordinators of senior residence homes. Some scammers cold call seniors about genetic testing kits. The caller usually offers to send a free genetic testing kit and only asks you to return the completed kit “with your insurance information”. This is so they can bill Medicare for thousands of dollars of expensive, medically UN-necessary genetic testing. And reports have come out that some laboratories are in collusion with the scammers and

SCAM

ALERT

are encouraging people to get these tests. It’s up to your doctor, based on your medical situation or family medical history to determine if a genetic test is needed.

If you have been approached to get a “free” genetic test, report it to HICAP at 800-434-0222 or Medicare 800-633-4227.

COURT DENIES ALL GOVERNMENT MOTIONS IN CLASS ACTION SEEKING APPEAL RIGHT FOR MEDICARE BENEFICIARIES ON “OBSERVATION STATUS”—FROM JUSTICE IN AGING

In a decision issued on March 27, 2019, a federal judge denied multiple attempts by the federal government to halt a lawsuit by Medicare patients seeking a right to appeal their placement on “outpatient observation status” in hospitals. *Alexander v. Azar* is a nationwide class action brought by individuals who were forced to pay up to \$30,000 for post-hospital skilled nursing facility care because they had been classified as outpatients in observation status, rather than as inpatients.

The class action lawsuit was originally filed by Justice in Aging in November 2011. For more information about this lawsuit go to Justiceinaging.org. If you or your family member was denied Medicare coverage for medically necessary skilled care following a hospital “observation status”, we want to hear from you. Call HICAP at 530-898-6716.

COMING SOON TO A TV NEAR YOU: DRUG PRICES

The Centers for Medicare & Medicaid Services (CMS), the agency that oversees the Medicare and Medicaid programs, have put a rule in place that will change the look of television ads for prescription medications.

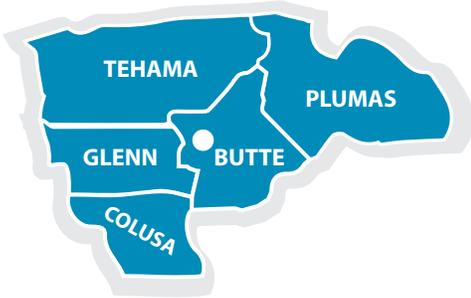
Recently, CMS announced that most drugs that are covered by Medicare or Medicaid must soon include pricing information in their TV ads. The ads must include the so-called “list” prices for the medications. In some

ways, the list price for a drug is like the Manufacturer’s Suggested Retail Price, or MSRP, from car ads. Just as with cars, some consumers do pay the list price. If they are uninsured, for example, they may have no choice but to pay the list price. Or if they have a high deductible, they may be paying the list price until their coverage kicks in.

If you have any problems with your Part D plan, or have trouble paying for your prescriptions, call HICAP at 800-434-0222 or locally 898-6716.

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 A SERVICE OF CALIFORNIA STATE UNIVERSITY, CHICO



LOCAL HELP FOR PEOPLE WITH MEDICARE

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UPCOMING WORKSHOPS WELCOME TO MEDICARE!

JULY 11TH, AUG. 8TH, SEPT. 12TH

CHICO Lakeside Pavilion, 2565 California Park Dr.
 10am - Noon

JULY 16RD, AUG. 20TH, SEPT. 17TH

RED BLUFF Community Senior Center 1500 S. Jackson St.
 1pm - 3pm

WHAT'S NEW WITH MEDICARE 2019

OCT 17TH, NOV. 14TH

CHICO Lakeside Pavilion, 2565 California Park Dr.
 10am - Noon

OCT 15TH, NOV. 12TH

RED BLUFF Community Senior Center 1500 S. Jackson St.
 1pm - 3pm