

# HICAP RECAP

## HEALTH INSURANCE COUNSELING & ADVOCACY PROGRAM

### MEDICARE'S OPEN ENROLLMENT ENDED DECEMBER 7

DID YOU MAKE THE RIGHT DECISION ON YOUR COVERAGE FOR 2020? OR DO NOTHING?

Despite the massive marketing by insurance plans and Medicare, both on television and in print media, many Medicare beneficiaries didn't take action to review their options for 2020. So in case you wondered, these are some of the changes for 2020: In addition to having 32 Part D plans available and many changes to premiums, deductibles, plan names, formularies, etc., two counties in our service area—Butte and Tehama—have two Medicare Advantage (MA) plans offered by Anthem Blue Cross. Coffee shop presentations by out-of-town insurance agents provided brief explanations of the plans' coverage details. The total \$26 per month premium sounded very attractive to some beneficiaries because of extra benefits that Medicare doesn't provide, e.g. gym membership, some dental or vision coverage. They do offer prescription drug coverage.

But the high out-of-pocket maximum of \$6700–\$10,000 may not have been fully explained. We don't know how informed individuals were about the details if they enrolled in the Anthem MediBlue Access PPO or the Anthem MediBlue Dual Access PPO plan. PPO stands for Preferred Provider Organization, where you have a lower co-pay if for "in-network" providers versus a higher one for "non-network" providers.

One right that enrollees have during 2020 is a 12-month trial period: If you enrolled in the MA PPO plan and gave up your Medicare supplementary policy (Medigap), and you never were enrolled in a MA plan

before, you can go back to your supplementary policy. But you also have to sign up for a new Part D plan. HICAP is available to help you understand your coverage and give you options should you want to make a change. Call 1-800-434-0222 to make an appointment with a HICAP counselor.

#### California's Birthday Rule Reminder:

Medicare beneficiaries who are enrolled in a Medicare supplementary plan, e.g. F Plan, can change their coverage to a different company as long as it covers the same or fewer benefits. So, if your current Medigap's premium has become unaffordable, you can find out how much it would cost to have coverage with a different company. All you have to do is contact a licensed California broker that represents many companies. But you have to do this within 30 days of your birthday month. For more details call HICAP.

#### HICAP Needs Volunteers!

We are in full recruitment mode—Have you thought about volunteering in 2020? We need Internet and computer savvy volunteers willing to become State registered HICAP counselors. Eligible candidates participate in a 30+ hour training, extensive job-shadowing with an experienced counselor, and monthly in-service meetings. If you have about 3-6 hours per month to help Medicare beneficiaries understand their benefits and resolve their coverage problems, HICAP wants you! For more information call Tim at 530-898-6641.



# HICAP RECAP

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# FROM THE DESK OF TATIANA FASSIEUX

HICAP COMMUNITY OUTREACH COORDINATOR

## New Medicare Plan Finder—

When the new Medicare plan finder was rolled out early October, advocates around the country expressed their concerns about its features and design. HICAP counselors had to learn a whole new system to use to assist Medicare beneficiaries with their Part D plan comparisons. There were a lot of glitches and missing information that HICAPs were used to seeing under the old version, e.g. “total costs including premiums.” Gradually, with extensive feedback we provided to Medicare about problems we had while using Plan Finder, certain corrections were made to the system. A “feedback” tab was (and is) also available, to alert Medicare of any issues the user might experience. This feature is monitored by Medicare to identify systems problems that may need to be rectified.

Two major problems: 1) it does not allow counselors or other advocates to do a “personalized” comparison. In order to do that, it requires the beneficiary to establish an account with a login & password on mymedicare.gov in order to obtain critical information regarding their benefits which could help reduce out-of-pocket costs. The “general” search gives one options to reflect “general” levels of assistance like Medi-Cal or Low Income Subsidy (LIS), but it does not provide specific information as to what the Medicare beneficiary actually has; 2) the majority of seniors we serve are not “computer savvy” or even have a computer or internet access. Consequently, HICAP’s ability to do a more thorough job in providing plan comparisons was (and is) limited. Access to beneficiaries’ personal medical claims record under the “personalized” search rendered this option not appropriate for our counselors.

In addition, our call volume soared! We worked very hard to respond to all the messages we received. We apologize for the delays in responding to you. But we want to hear about any problems you experienced if you used the new plan finder. If your decision to change a Part D plan or you enrolled in the Medicare Advantage PPO, based on the results given to you and now you feel that the information was incorrect, you may be eligible for a Special Election Period to make another change. But you need to call HICAP and explain your case. In particular we want to hear from Medicare beneficiaries in Butte and Tehama counties who enrolled in one of the new Anthem Blue Cross plans and you are experiencing problems, or regret having signed up because the information given to you by the sales agent was incomplete or unclear.

## Coverage for immunosuppressive drugs following Kidney transplant

For nearly a half-century, Medicare has covered patients regardless of age, who have end-stage renal disease (ESRD), including paying the costs of kidney transplants and related care, which run about \$100,000 per patient. But coverage ends after 36 months for those younger than 65 who don’t otherwise qualify for the program—and that includes payment for the vital immunosuppressive drugs that cost thousands per patient each month. If you have Medicare, and you had a kidney transplant covered by Medicare, you have life-time coverage for those life-saving drugs.



# CALFRESH APPLICATIONS SOAR AFTER FOOD STAMP PROGRAM INCLUDES MORE SENIORS & PEOPLE WITH DISABILITIES

*(From California Health Advocates blog posted September 19, 2019)*

Beginning June 1, elderly and disabled residents who receive federal Supplemental Security Income became eligible to enroll in the CalFresh program without getting any of their Social Security benefits decreased. The expansion provides a significant increase in quality of life and the ability to meet one's basic needs, as SSI recipients previously were not able to participate in CalFresh. Instead they only got a flat \$10 added to their monthly Social Security benefit if they applied for additional benefits for food. This additional \$10 a month fell woefully short of helping with basic food costs with the rapid increase in housing and living expenses.



Now seniors and those with disabilities that are newly eligible for CalFresh are averaging over \$100/month in food benefits. Those who use these benefits at local farmers markets can essentially have that amount doubled, as participating farmers markets will match the money CalFresh beneficiaries spend. The state estimates that by the end of December, six months into the launch of the expansion, it should see about 400,000 SSI recipients enroll in CalFresh. To check eligibility or to apply for CalFresh benefits, visit [www.getcalfresh.org](http://www.getcalfresh.org). You can also get application assistance at [calfresh.dss.ca.gov/food/](http://calfresh.dss.ca.gov/food/). Locally please contact the Center for Healthy Communities at 530-345-9741.

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## SCAMS AND ALERTS

During Medicare's Open Enrollment beneficiaries experienced massive marketing by insurance companies and agents. If you feel you were pressured into changing your Medicare coverage and find that you are having trouble accessing care or getting coverage for your prescriptions, HICAP can help! We want to know the details of your experience. Call us at 1-800-434-0222.

## HOUSE PASSES HISTORIC BILL TO LOWER DRUG PRICES & EXPAND MEDICARE

*(Posted on California Health Advocates Website)*

On December 12th, the U.S. House of Representative passed a historic piece of legislation, Elijah E. Cummings Lower Drug Costs Now Act (H.R. 3) by a vote of 230-192. If signed into law, this legislation would significantly reduce the cost of prescription drugs for beneficiaries and Medicare, including authorizing Medicare to negotiate prices for certain drugs and capping beneficiary out-of-pocket drug spending at \$2,000 per year. These and other changes would result in an estimated savings of \$456 billion over 10 years. Most of this money would then be reinvested into Medicare to expand benefits, such as adding coverage for dental, vision and hearing under Medicare Part B. It would also expand

eligibility for the Medicare Savings Programs and Part D's Extra Help, and expand enrollment rights for Medigap plans.

While the likelihood of this legislation becoming law is uncertain with the Senate potentially not bringing it to a vote and the President already threatening to veto it, it is still a historic piece of legislation setting an important precedent for current and future Medicare policy. California Health Advocates strongly supports this legislation and we encourage you to contact your Senators to urge them to support and pass it as well. For more information go to [www.californiahealthadvocates.org](http://www.californiahealthadvocates.org)

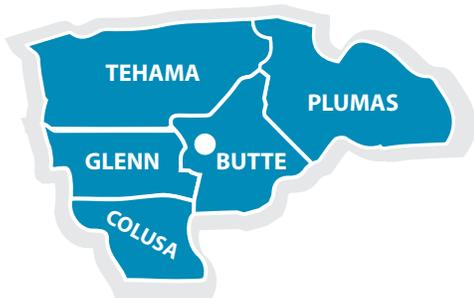
## WHAT IS A PHARMACEUTICAL BENEFIT MANAGER?

Did you ever wonder how your prescription prices were determined by your prescription plan? Here's the story you can watch on Youtube: [www.youtube.com/watch?v=P21Zb\\_OySlg&feature=youtu.be](http://www.youtube.com/watch?v=P21Zb_OySlg&feature=youtu.be)



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LOCAL HELP FOR PEOPLE WITH MEDICARE

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**UPCOMING WORKSHOPS  
 WELCOME TO MEDICARE!**

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 2/13 · 3/12 · 4/9 · 5/14 · 6/12

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

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 2/18 · 3/17 · 4/21 · 5/19 · 6/16

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