



# NEWSLETTER

(SHASTA, LASSEN, SISKIYOU, MODOC, TRINITY)

## PSA 2 AAA HEALTH INSURANCE COUNSELING ADVOCACY PROGRAM (HICAP)

Volume 5 / 1<sup>st</sup> Quarter / January – March 2024

### AN OVERVIEW

The Health Insurance Counseling & Advocacy Program (HICAP) is a state-sponsored, volunteer-supported program that provides FREE counseling to people with Medicare about their benefits, rights and options, and other health insurance related questions.

HICAP provides unbiased information to help you make an informed decision for your individual health care needs.



# Medicare

## MEDICARE ENROLLMENT PERIODS

### General Enrollment Period (January 1 – March 31, 2024)

People who did not enroll in Part A or B during their IEP or terminated their Part A or Part B benefits and want to re-enroll, may enroll during this period. **Your benefits will begin the first of the following month.** Late enrollment penalties may apply.

Call HICAP at 530-223-0999 / 800-434-0222

### Medicare Advantage Open Enrollment Period (MA) (January 1 – March 31, 2024)

The (MA OEP) allows beneficiaries to disenroll from their MA plan and return to Original Medicare, or to change from one MA plan to another MA plan.

If you disenroll from an MA plan and return to Original Medicare, you have an SEP to enroll in a stand-alone Part D prescription drug plan. The SEP ends March 31 or when you enroll in a stand-alone Part D plan, whichever is sooner.

Call HICAP at 530-223-0999 / 800-434-0222



*HICAP does not sell, endorse, or recommend any specific insurance product.*

**IEP**

Begins three months before the month of your 65th birthday and continues for three months after

**SEP**

Eight-month window that begins when your employer coverage ends

**GEP**

If you miss your IEP, you can sign up for Medicare between January 1st and March 31st of each year

## MEDICARE ENROLLMENT PERIODS

There are certain periods when you can join, change or drop the different parts of Medicare (A, B, C, and D). In other words, you are not allowed to enroll or disenroll whenever you want.

- Initial Enrollment Period (IEP) Parts A & B
- General Enrollment Period (GEP) Parts A & B (Jan. 1<sup>st</sup>–Mar 31<sup>st</sup>)
- Annual Election Period (OEP) Parts D and C (C=MA) (Oct. 15 – Dec. 7<sup>th</sup>)
- Special Enrollment Period (SEP) Parts B, D, MA-PD
- Medicare Advantage (MA) Open Enrollment Period (Jan. 1<sup>st</sup>-Mar 31<sup>st</sup>)

Contact Us  
 1647 Hartnell Avenue, Suite 8  
 Redding, CA 96002  
 Health Insurance Counseling Advocacy Program (HICAP)



Medicare Fraud



Preventive Services



Medigap Supplements



Part D Annual Review

HICAP services are free and include individual counseling and assistance as well as community education services. Call HICAP at 530-223-0999 / 800-434-0222 for a Medicare presentation.



"This project was supported, in part by grant number 90SAPG0094-01-00 from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy."



# ADVOCATES NEEDED FOR SENIORS LIVING IN LONG-TERM CARE FACILITIES

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## **BECOME A PSA 2 LONG-TERM CARE OMBUDSMAN VOLUNTEER IN SHASTA COUNTY!**

1647 HARTNELL AVE SUITE 6  
REDDING, CA 96002

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Ombudsman volunteers are trained, and state certified as problem solvers for residents in Long-Term Care Facilities. Once certified, Ombudsman monitor conditions and work to resolve problems that may be negatively impacting elderly and dependent adults living in Long-Term Care Facilities.

Being a PSA 2 Long-Term Care Ombudsman affords you the opportunity to make a world of difference in the lives of the elderly.

FOR MORE INFORMATION CONTACT: CRYSTAL DUCHOW @ 530-229-1435



## Advisory Council News Brief

“There are only four kinds of people in the world.

Those who have been caregivers.

Those who are currently caregivers.

Those who will be caregivers, and those who will need a caregiver.”

— **Rosalyn Carter, Former First Lady**

**What is Caregiving?** - The term caregiver refers to anyone who provides physical, emotional, financial, or logistical support to a loved one with a disabling condition. If you help a loved one with any of the following tasks: preparing meals, bathing, dressing, grocery shopping, cleaning the house, managing medications, arranging for services, paying household bills, getting in and out of bed, or getting to doctor visits, then... YOU ARE A CAREGIVER!

**Caring for Yourself** - Caregivers often express feeling guilty if they care for themselves, but if they don't, stress, burnout, or even death can occur. If you are out running errands and you run out of gas or break down because you didn't do proper maintenance on your vehicle, you end up calling someone for help. You will also spend more time and money to repair the damage. Caring for yourself doesn't mean not caring for your loved one. Self-care means you can be successful as a caregiver and not a mean, cranky, exhausted version of yourself.

### **Common Signs and Symptoms of Caregiver Stress:**

- ✓ Anxiety, depression, irritability
- ✓ Difficulty sleeping
- ✓ New or worsening health problems
- ✓ Feeling increasingly resentful
- ✓ Neglecting responsibilities
- ✓ Feeling tired and run down.
- ✓ Overreacting to minor nuisances.
- ✓ Trouble concentrating
- ✓ Drinking, smoking, or eating more.
- ✓ Cutting back on leisure activities

Two of the most important things you can do are learning as much as you can about your loved-one's condition and participating in a support group. There are resources listed below.

### **Support Groups**

Passages Caregiver Resource Center offers in-person support groups in Shasta, Trinity, and Siskiyou Counties. They also offer a virtual support group. Call or email for dates, times, and locations: (530) 221-1900 or via email at [MCRC@csuchico.edu](mailto:MCRC@csuchico.edu) or [mfernandez@csuchico.edu](mailto:mfernandez@csuchico.edu).

### **Resources**

**PSA 2 Area Agency on Aging** serving older and disabled adults in Lassen, Modoc, Shasta, Siskiyou, Trinity Counties - (530) 842-1687, (800) 510-2020 or visit: [www.psa2.org](http://www.psa2.org)

**Call 211** for specialized information or visit: <https://www.211.org>

**Passages Caregiver Resource Center**, Redding - (530) 221-1900 or [www.passagescenter.org](http://www.passagescenter.org)

**Passages Online Channel – Caregiver Corner:**

<https://media.csuchico.edu/channel/Caregiver%2BCorner/184480963>

**Disability Action Center (DAC)**, Redding – (530) 242-8550. Yreka and Mt. Shasta by appointment - [www.actionctr.org](http://www.actionctr.org)

**Family Caregiver Alliance** - [www.caregiver.org](http://www.caregiver.org)

**Veterans Service Offices** – Lassen Co. – (530) 251-8192, Modoc Co. – (530) 233-6209, Shasta Co. – (530) 225-5616, Siskiyou Co.- (530) 842-8010, and Trinity Co. – (530) 623-3975

**In Home Supportive Services Contact Numbers:** Lassen Co. - (530) 251-8158, Modoc Co. - (530) 233-6501, Shasta Co. - (530) 225-5507, Siskiyou Co.- (530) 841-2700, Trinity Co.- (530) 623-1265





# NEWSLETTER

(SHASTA, LASSEN, SISKIYOU, MODOC, TRINITY)

## PSA 2 AAA HEALTH INSURANCE COUNSELING ADVOCACY PROGRAM (HICAP)

Volume 5 / 2<sup>nd</sup> Quarter / April - June 2024

### APRIL IS VOLUNTEER RECOGNITION MONTH

Are you retired? Would you like something to do with your spare time.  
HICAP is seeking volunteers. Make A Difference!

Here are a few comments from our HICAP clients.

Comments: *This is a wonderful program and we hope it can continue. Keep up the good work!*

Comments: *I could not live without HICAP! Thank you*

Comments: *Always a blessing and very helpful. I couldn't do without this service. Wonderful People too!*

Comments: *did not discuss Medicare. She found me a prescription drug plan I can afford.*

Call HICAP at 530-223-0999 / 800-434-0222

#### Medicare Part B Covers Preventive Services

Welcome to Medicare Preventive Visit (first 12 months).  
Yearly Wellness Visit (every 12 months).

HICAP services are free, and include individual counseling and assistance as well as Community education services.

### AN OVERVIEW

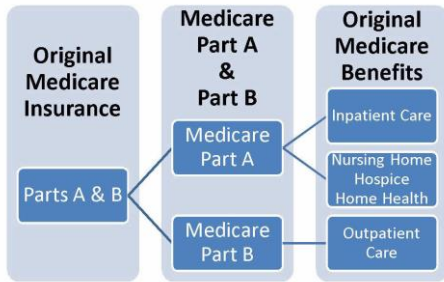
The Health Insurance Counseling & Advocacy Program (HICAP) is a state-sponsored, volunteer-supported program that provides FREE counseling to people with Medicare about their benefits, rights and options, and other health insurance related questions.

HICAP provides unbiased information to help you make an informed decision for your individual health



Medicare Health Benefits have a separate enrollment period than your Social Security Full Retirement Benefits.

Make sure you enroll in your Medicare Health Benefits as early as three months before your 65<sup>th</sup> birthday.



## MEDICARE ENROLLMENT PERIODS

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- Annual Election Period (OEP) Parts D and C (C=MA) (Oct. 15 – Dec. 7<sup>th</sup>)
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- Medicare Advantage (MA) Open Enrollment Period (Jan. 1<sup>st</sup>-Mar 31<sup>st</sup>)


### Programs that Can Help You Pay Your Medicare Expenses

There are federal and state programs available for people with Medicare who have income and resources below certain limits. These programs may help you save on your health care and prescription drug costs.

Call HICAP at 530-223-0999 / 800-434-0222

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# Planning and Service Area 2 Area Agency on Aging (PSA 2 AAA) Advisory Council News Brief

## **Advisory Council News Brief**

### What is the PSA 2 Area Agency on Aging Advisory Council?

Recently on a radio talk show, the commentator described the age of seniors. Instead of saying 60 years and older, he said “60 years and better.”

Seniors living “better” is also a great way to describe the overall goal of the Planning and Service Area 2 Area Agency on Aging (PSA 2 AAA) Advisory Council.

The Council is a “grassroots voice” of older adults in the PSA 2 region that consists of members serving seniors in Lassen, Modoc, Shasta, Siskiyou and Trinity Counties.

The Council provides input into the development of area plan goals and objectives as well as participates in activities in each of their community to help achieve their goals around seniors living “better.” These activities include participation in various community programs, committees, outreach to state and local governments, advocating on senior issues, as well as the development and distribution of community education materials.

Many areas of senior living in which the Council is involved include caregiving support, elder abuse prevention and education, health services, transportation, fall prevention education, long term care, nutrition access, state activities and overall supportive services.

Each of the counties has four representatives, including representation from contracted services providers within the area. At least 50 percent of the members are 60 years of age and “better.” The Council is comprised of senior service providers, persons with disabilities, veterans, and others with knowledge of aging issues. Members bring a voice from their own experiences and others in their communities.

Potential members are appointed by their respective County Board of Supervisors when vacancies occur. Currently, there are vacancies in three (Modoc, Siskiyou, and Trinity Co.) of the five counties. The Advisory Council is a FUN group that meets on the last Friday of the month to give updates on activities in their communities, activities at the state level, updates on goals and objectives, and shared successes as well as challenges. This is just a snapshot of the Council. The Council needs *YOU*. If this sounds like something you would be interested in or if you have questions, please contact the PSA 2 AAA office at 530 842-1687.

### **What is the Area Agency on Aging?**

The PSA 2 AAA is a Joint Powers Agency providing aging and adults services in the five counties mentioned.

There are 33 service areas in California. They are charged with creating service delivery which will best meet the needs of older adults.

The PSA 2 AAA consists of an Executive Board, the Advisory Council, an Executive Director and staff. All area agencies share a common mission of preserving independence, dignity and choice to enable our populations to “age-at-home” and prevent premature institutionalization.



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## PSA 2 AAA HEALTH INSURANCE COUNSELING ADVOCACY PROGRAM (HICAP)

Volume 5 / 3<sup>rd</sup> Quarter / July-September 2024

### Medicare's Open Enrollment



#### What is the Annual Open Enrollment Period?

This is the time of year for Medicare beneficiaries to look at their Medicare Prescription drug plan and Medicare Advantage plan for the new year 2025!

- Premiums increase, deductibles go up or down, medications are added or removed from the plan's formulary list. **And** plans leave or close!

Call HICAP at 530-223-0999 / 800-434-0222

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#### Medicare Advantage Plans

Medicare Advantage plans with prescription drug coverage are managed care

plans, *your medical providers must be contracted with the plan*. When you enroll into a MA-PD plan, Medicare does not pay any of your medical costs. Medicare is paying the plan your Medicare Part B premium to take care of you. Make sure you can afford the copays and deductibles of the Medicare Advantage Plans. You cannot purchase a *supplement plan* to pay these copays and deductibles! Before enrolling into one of these Medicare Advantage plans, **PLEASE consult your doctors to verify they will continue to see you when you have a Medicare Advantage Plan!** If you need to see an "out of network" provider, your copays will be higher and may not count towards your MOOP!

#### Senior Medicare Patrol (SMP)

##### Medicare Fraud Alert – Beware of Scams

**DO NOT** to offers for free medical equipment or **RESPOND** services.

**CHECK** your medical statements (MSN) routinely for services not provided.

**CALL** us for a FREE fraud prevention presentation or for guidance if you suspect you may be the victim of fraud.

**SHARE** your Medicare number **ONLY** with your trusted medical providers.

**REPORT** Medicare Fraud to **California Senior Medicare Patrol at 855-613-7080**.



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Begins three months before the month of your 65th birthday and continues for three months after

**SEP**

Eight-month window that begins when your employer coverage ends

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(A free resource for all your Medicare questions)

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Part D Review



***HICAP services are free and include individual counseling and assistance as well as community education services.***

*Ask about Medicare's Preventive Services*

*Medicare pays 100% for many preventive services to keep you healthy.*



### Powerful Produce Produces Powerful People

Fruits and vegetables are powerful because they contain antioxidants, magnesium, calcium, and vitamins A, C, D, and K, which help with bone health. They are often identified as the most important part of a diet in preventing age-related disease and are at the core of a balanced diet. These foods have been shown to reduce the risk of heart disease and stroke, help lower blood pressure, prevent digestive issues, protect against cancer, and help decrease problems with cognitive issues like Alzheimer's disease. They can help to maintain healthy muscles which help with balance. Many fruits contribute to hydration and just make you smile.

**Apple Apricot Avocado Banana Blackberry Blueberry Boysenberry Cherry Coconut Cranberry Date Elderberry Fig Grape Raisin Grapefruit Guava Kiwifruit Lemon Lime Mango Cantaloupe Honeydew Watermelon Nectarine Orange Papaya Peach Pear Persimmon Plum Pineapple Pomegranate Raspberry Strawberry Artichoke Asparagus Broccoli Brussels sprouts Cabbage Cauliflower Celery Cilantro Corn Cucumber Eggplant Beans Collard greens Lentils Peas Okra Chives Leeks Onion Bell Pepper Chilis Beets Carrots Radish Potato Sweet Potato Yams Squashes Tomato Zucchini Kale Spinach**

By adding more vegetables and fruits you will help displace other foods that may not be as healthy for you. Add dried or fresh fruit to oatmeal, pancakes, and waffles. Add colorful vegetables, such as red cabbage, carrots, and bell peppers, to green salads. Top salads with dried cranberries or raisins or with sliced pears, oranges, strawberries, or grapefruit. Add extra vegetables to pasta sauces, spaghetti, and soups. Use them in dips like hummus or guacamole. On pizzas, swap the pepperoni for peppers, broccoli, or tomatoes. Vegetables don't have to be raw to count toward your daily intake. Grilling or pan roasting are 2 other tasty ways to enjoy veggies.

*Some dark, leafy greens have a high vitamin K content and may interfere with medications like blood -thinners. Always consult your health care provider or pharmacist for information about interactions with medications.*

Source: NIH National Library of Medicine

The CalFresh Program helps to improve the health and well-being of qualified households and individuals by providing them a means to meet their nutritional needs. Caring for a school age child? SUN Bucks work just like CalFresh and can give families \$120 per eligible child to buy groceries during the summer while still receiving other food program benefits.

For more information on SUN Bucks, call the CalFresh Benefits Helpline at 1-877-847-3663 or visit [www.getcalfresh.org](http://www.getcalfresh.org).



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