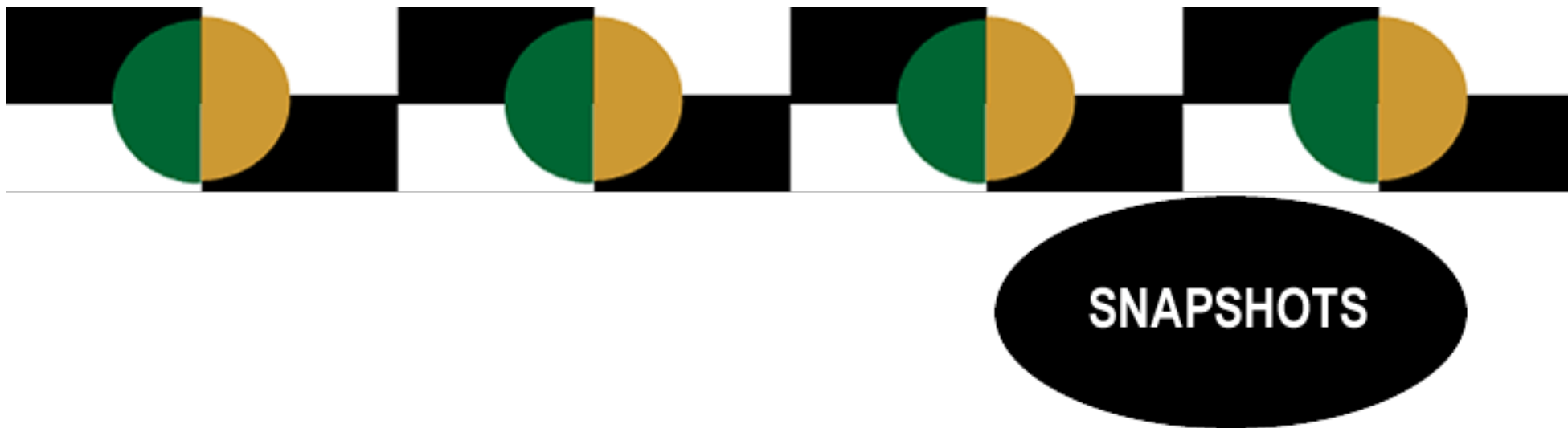

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Health Insurance Information, Counseling and Assistance Program (HIICAP) provides you and your loved ones with information and counseling about Medicare and other health insurances. Trained staff and volunteers will answer your questions. The services provided by HIICAP are free and unbiased. Contributions are accepted.

HIICAP can help you:

- understand the Medicare prescription drug benefit

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- (Medicare Part D) and how to select the best plan
 - understand low-income subsidy programs, including “Extra Help” and Medicare Savings Programs (MSPs)
 - find ways to pay for your medications or medical equipment
 - understand and apply for the Elderly Pharmaceutical Insurance Coverage (EPIC) program
 - choose between original Medicare and Medicare Advantage plans including Health Maintenance Organizations (HMOs), Preferred Provider Organizations (PPOs), Private Fee for Service (PFFS), and Special Needs Plans
 - understand Medicare rules and your medical bills
 - report possible Medicare fraud or abuse
 - provide information on how to appeal a decision by Medicare, your managed care provider or other health insurance company
 - discover ways to fill in Medicare’s gaps in coverage
 - learn how to file a Medicare or Medigap complaint
 - learn about prevention and screening visits that keep you healthy or helps to find health problems
 - explore Long Term Care services like paying for nursing home care or understanding long term care insurance

For general information call **1-800-Medicare (1-800-633-4227)**

For the most up to date information on Medicare, log on to www.medicare.gov

Or call the Office for the Aging at 518-565-4620 or JCEO at 518-561-6310 for an appointment.

All programs are made possible by funding through the New York State Office for the Aging and the Clinton County Office for the Aging.

This snap shot provides general information only. Contact the appropriate agency mentioned for information on your individual circumstances.



Clinton County Office for the Aging



