



CALIFORNIA HEALTH ADVOCATES

Health Insurance Counseling and Advocacy Program (HICAP): An Overview

The Health Insurance Counseling and 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. The California Department of Aging (CDA) provides funding and oversight of the program through contracts with local Area Agencies on Aging (AAA) offices that administer the local HICAP programs.

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

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

Who does HICAP serve?

- Current Medicare beneficiaries
- Adult children and other representatives of Medicare beneficiaries
- People about to become eligible for Medicare or planning for retirement
- People younger than 65 years old who are eligible for Medicare due to a disability
- Service providers, such as social workers, nurses, doctors, and healthcare advocates working with Medicare beneficiaries
- People needing information on long-term care insurance

How can HICAP help you?

HICAP services are available in every county in California. Your local HICAP agency can help you by providing information and counseling on:

- Your rights as a health care consumer

- Your Medicare benefits and rights, including how to appeal denials of coverage
- Legal help and representation at Medicare appeals and administrative hearings (through direct assistance or referrals)
- Supplementing Medicare such as Medigap plans, retiree plans, TriCare for Life, VA health benefits
- Medicare Advantage plans, including Health Maintenance Organizations (HMOs), Preferred Provider Organizations (PPOs), Medicare Private Fee for Service Plans (PFFS), Special Needs Plans (SNPs) and Medicare Savings Accounts (MSAs)
- Medicare prescription drug coverage (Part D) offered through stand-alone prescription drug plans (PDPs) and Medicare Advantage prescription drug plans (MA-PDs)
- Low-income assistance programs and how they work with Medicare (Medicare Savings Programs, Part D low-income subsidy, and Medi-Cal)
- Long-term care insurance

“HICAP Counseling Services are provided by trained volunteer counselors who are registered by the California Department of Aging and, who are acting in good faith to provide information about health insurance policies and benefits to you, the client. This information shall not be construed to be legal advice, and the Volunteer HICAP Counselor is generally not liable for acts and omissions in providing counseling to recipients of this service.” (Welfare and Institutions Code, Section 9785 (c) (Chapter 869, Statutes of 1990).