You’ve earned it!

But now which Medicare option to choose?

Presented by: Aurora Valdez De La Torre, ELA
Moderated by: Mia Castañeda-Layman

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WHAT IS THE BLEEDING DISORDERS COUNCIL OF CALIFORNIA (BDCC)?

Our Beginning

BDCC is a 501(c)3 nonprofit organization formed in 1985 to coordinate the shared advocacy agenda of the four California hemophilia organizations.

Our Focus

BDCC coordinates statewide access, education and advocacy efforts on behalf of individuals living with bleeding disorders and rare or chronic conditions.

Our Advocacy

BDCC advocates to protect access to care, promote progressive treatment options and advance the quality of life for these individuals, families and caregivers.

Special Guest – Aurora Valdez De La Torre

Aurora Valdez De La Torre is a Community Engagement Coordinator with Elder Law & Advocacy.

Elder Law & Advocacy provides free, unbiased Medicare counseling and legal services to seniors in San Diego and Imperial Counties.

ELA/HICAP Present:
Intro to ELA, HICAP, and Medicare

ELA
ELDER LAW & ADVOCACY

SHIP
State Health Insurance Assistance Program
Navigating Medicare

Agenda

- About Elder Law & Advocacy
- About HICAP
- HICAP’s Comparison Charts
- Medicare Basics
- Assistance Programs

Housekeeping

🌐 Slides available by request: info-hicap@elaca.org

❓ Q&A at the end of the presentation

About Elder Law & Advocacy

Elder Law & Advocacy

Experienced attorneys, staff, and volunteers who protect the rights of older adults through legal services, healthcare counseling, community education, and advocacy in San Diego and Imperial counties.

Senior Legal and Caregiver Legal Support

- Legal counseling and advice, legal document review and preparation, negotiation, small claims assistance, and public education and outreach to older adults
- Ages 60+
- Priority is given to those who are economically and socially disadvantaged

ELDER LAW & ADVOCACY

Elder Tenant Assistance Program

- Assists older adult tenants who are facing housing insecurity, risk of eviction, homelessness, and/or significant habitability issues.
- Ages 60+

ELA
ELDER LAW & ADVOCACY

Elder Abuse Protection

- Provides legal assistance and representation to older adults who are victims of, physical, emotional, or financial elder abuse.
- Ages 65+

About Health Insurance Counseling & Advocacy Program (HICAP)

HICAP

Health Insurance Counseling & Advocacy Program

- California's **State Health Insurance Program** (**SHIP**)
- A program of **Elder Law & Advocacy**
- Serves **San Diego** and **Imperial** Counties

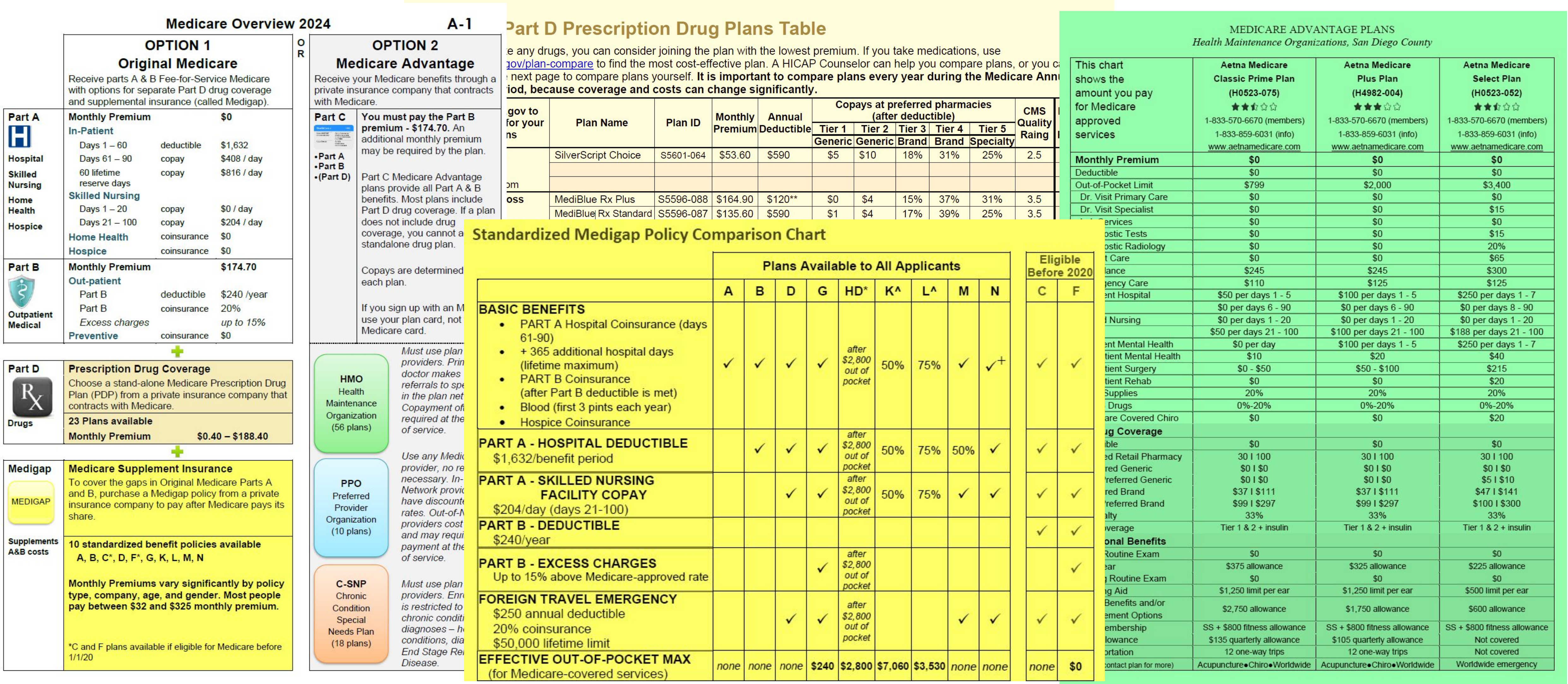
Free, **unbiased**, and **confidential**:

✅ Medicare Counseling
✅ Medicare + Medi-Cal Counseling
✅ Screening for Medicare assistance program
✅ Legal support for Medicare appeals & billing issues
✅ Long-term Care Insurance (LTCI) counseling

HICAP's Comparison Charts

Visit www.elaca.org/resources to find the charts

Over 20 HICAP Fact Sheets and Comparison Charts



How to Get HICAP’s Charts

✅ **View, Download, or Print:** www.elaca.org/resources.

✅ **Request by Mail:** Email info-hicap@elaca.org or call 858-565-8772.

✅ **Get In-Person Help:** Schedule an appointment with a counselor for help comparing plans.

Medicare Basics

The Parts of Medicare and How to Enroll

What is Medicare?

Who qualifies:

- Age 65+
- Under 65 on Social Security Disability Insurance (SSDI) for 2+ years
- End Stage Renal Disease (ESRD)

Medicare Administration

- **Social Security (SSA):** handles initial enrollment
- **Centers for Medicare and Medicaid Services (CMS):** Manages benefits & plan contracts

What does Medicare Cover?

Medicare covers:

✅ Medically necessary services (inpatient and outpatient)

✅ Preventive care (free)

✅ Prescription drugs (with a plan)

Medicare does NOT cover:

❌ Long Term Care

❌ Cosmetic surgery

❌ Massage therapy

❌ Non-Medicare Providers

❌ Foreign travel emergency (unless included in your plan)

❌ Routine dental, vision, hearing (unless included in your plan)

Parts of Medicare

Part A: Hospital, skilled nursing facility, hospice, home health

Part B: Doctors, outpatient care, tests, medical equipment, and **blood factors**

Part C: **(Medicare Advantage):** Combines A & B, and usually D, in one plan

Part D: Prescription drug plans

Medigap: Covers out-of-pocket costs in Original Medicare

Original Medicare vs. Medicare Advantage

Original Medicare	OR	Medicare Advantage

Part A
HOSPITAL

Part B
MEDICAL (including blood factor)

+

Part D
PRESCRIPTION

+

(Optional)
Medigap
SUPPLEMENTAL COVERAGE

Part C
Combines:
Part A
Part B, and
Usually Part D

	Original Medicare	Medicare Advantage Plan
Doctors/ Hospitals	👩‍⚕️ **Any Medicare provider** 👩‍⚕️ **No specialist referrals needed**	👩‍⚕️ **Plan provider network** 👩‍⚕️ **Referral to specialists**
Prior Authorization	📋 **No prior authorization**	📋 **Prior authorization required** 🚫 **Plan may deny care**
Monthly Premium	💵 **Part B +** 💵 **Medigap +** 💵 **Part D**	💵 **Part B premium only** ✔️ **Drug coverage usually included**
Out-of-Pocket Costs	**Without a Medigap:** 💵 Coinsurance (e.g., 20%) ⛔ No Out-of-Pocket Maximum **With a Medigap:** 💵 Up to 100% coverage	💵 **Copays (e.g., $20)** ⛔ **Annual Out-of-Pocket Maximum**
Extra Benefits	🦷 👓 🚕 🌍 👂 ⛔ **No dental** 💵 **Some Medigaps:** Vision, hearing, worldwide ER, OTC allowance	🦷 👓 🚕 🌍 👂 ✔️ **Extras included, vary by plan:** dental, vision, hearing, OTC allowance, transportation, worldwide ER, and more (varies by plan)

HICAP Case Example

The Problem: James, turning 65, was confused about his Medicare options. His neighbor loved Medicare Advantage, but his sister insisted Original Medicare with a supplement was better. He didn't know which advice to follow.

HICAP's Help: A HICAP Counselor explained the key differences and reviewed James' needs. The Counselor identified which needs could or could not be met with each type of Medicare, then helped compare plans.

The Result: James decided that because he spends nearly half the year visiting his kids in Minnesota, he would choose Original Medicare to be able to see outpatient medical providers while visiting.

Medicare Premium Costs

Part A: $0 - $563 per month (most people pay $0)

Part B: $206.50 per month (projected)

Part C: (Medicare Advantage): $0 for most plans

Part D: $0 - $227.80 per month

Medigap: $34 to $1,066 per month (most people pay $400 or less)

First Enrollment in Medicare

✅ IEP

Initial Enrollment Period

- **Timing:** First eligible for Medicare
- **Duration:** 7 months (centered around first eligibility month)

✅ SEP

Special Enrollment Period

- **Timing:** Loss of employer coverage through yourself or spouse (e.g., retirement, lost job)
- **Duration:** 8 months

Enrollment Changes

✅ AEP

Annual Enrollment Period

Enroll in: Part C or D plan

Timing: October 15 – December 7

Effective: January 1

✅ MAOEP

Medicare Advantage

HICAP Case Example

The Problem: Linda, 68, received notice that some of her Medicare Advantage plan copays were increasing and her medications would cost more. She learned there are over 50 plans in San Diego County and felt overwhelmed by all the options.

HICAP's Help: A HICAP counselor met with Linda and helped her:

- Compare all available plans in her area that contract with her doctors
- Calculate costs for her specific medications
- Understand the plans' extra benefits
- Understand Original Medicare as an alternative to Medicare Advantage

The Result: Linda switched to a more cost-effective plan that saved her $900 over the next year while keeping her same doctors.

Low-Income Assistance Programs

Help with Medicare Premiums and Copays

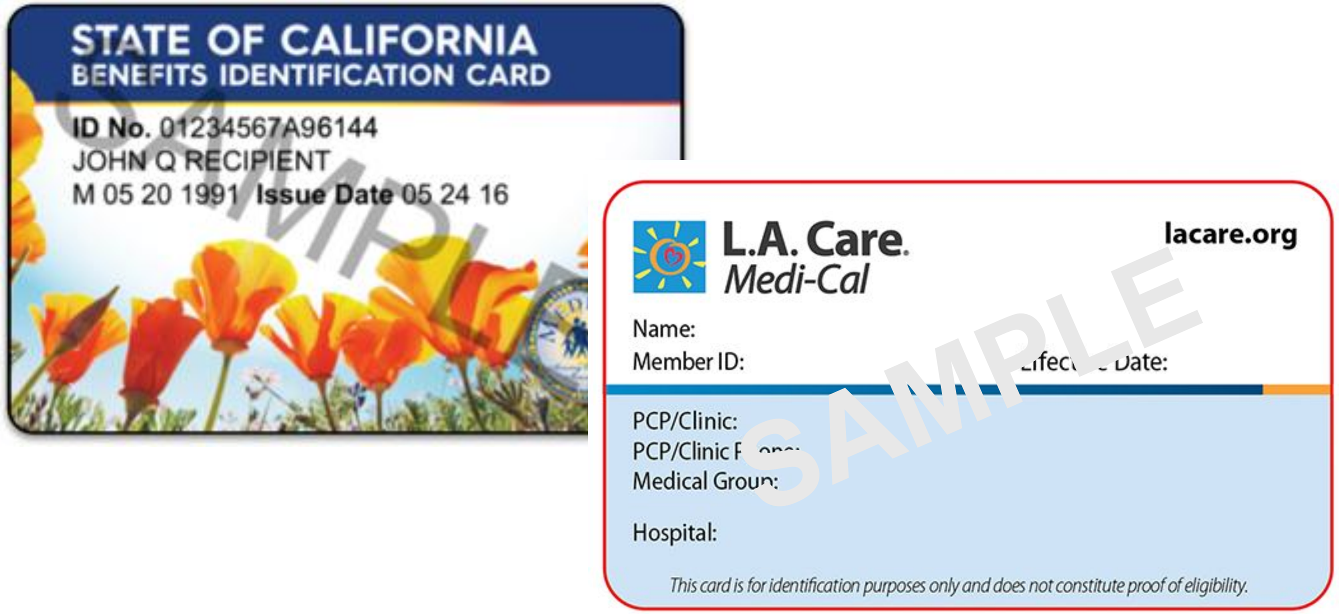
Assistance Programs

	Extra Help (Rx)	Part B	Medicare Cost Sharing	Extra Medi-Cal Benefits	Part A	“Cash” Aid	Income Limit Single	Income Limit Married
Supplemental Security Income (SSI)	✅	✅	✅	✅	✅	✅	$1207	$2058
Medi-Cal	✅	✅	✅	✅			$1821	$2453
250% Working Disabled Medi-Cal	✅	✅	✅	✅			$3283	$4428
Medicare Savings Program (QMB)	✅	✅	✅		✅		$1325	$1783
Medicare Savings Programs (SLMB/QI)	✅	✅					$1782	$2400
Extra Help	✅						$1978	$2665

Extra Medi-Cal Benefits: Dental, Vision, Hearing, Over-the-counter drugs, Transportation, Nursing Home, Caregiver, Enhanced Care Management, and more.

Call HICAP for screening – 858-565-8772

Medicare + Medi-Cal



Medi-Cal: California's low-income insurance

Pays Original Medicare & Medicare Advantage cost sharing

HICAP Case Example

The Problem: Sandra, 72, went to pick up her new heart medication and learned it would cost $450 per month—far more than she could afford. Her Medicare Part D plan placed it in the highest cost tier.

HICAP's Help: A HICAP counselor helped Sandra explore all her options:

- Found a different Part D plan covering her medication for $35/month
- Screened and guided her on applying for Medi-Cal, which will include automatic Extra Help for her prescription costs, bringing the cost of the drug to only $4.90/month
- Found a patient assistance program through the manufacturer which can provide the medication for free, in case Sandra doesn't get approved for Medi-Cal

The Result: Sandra qualified for Medi-Cal, bringing the drug cost to $4.90, and saving her over $2500 per year on Medicare premiums, deductibles, and copays.

Get HICAP Help

📞 **Call HICAP**
858-565-8772 (San Diego County)
760-353-0223 (Imperial County)
800-434-0222 (Statewide Toll Free)

💻**Email HICAP**
info-hicap@elaca.org

🌐**Visit our website to schedule a HICAP appointment or submit a contact form**
www.elaca.org/get-help/

Questions?

Presenter Name
Presenter Title
info-hicap@elaca.org

Elder Law & Advocacy
Health Insurance Counseling & Advocacy Program
5151 Murphy Canyon Rd. Suite 110
San Diego, CA 92123

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THANK YOU!

NEED HELP?

Contact **Lynne Kinst** at (916) 572-7771 or lynne@bdcouncilca.org

www.bdcouncilca.org

Stay Connected!

Facebook/Twitter/Instagram - @bdcouncilca

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