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# **Health Insurance Information, Counseling, and Assistance Program (HIICAP)**

# Learning Objectives

- **Define** the Health Insurance Information, Counseling and Assistance Program (HIICAP)
- **Understand** Medicare eligibility and enrollment periods
- **Know** differences between Original Medicare and Medicare Advantage
- **Describe** Medicare drug coverage



# What is HIICAP?

- The New York State Office for the Aging (NYSOFA) coordinates HIICAP through a network of 59 county-based HIICAPs located in Area Agencies on Aging (AAAs) across the state.
- HIICAP is driven by certified counselors and volunteers, who are dedicated, knowledgeable, and committed to helping Medicare beneficiaries through objective outreach, counseling, and training. In 2024, HIICAP volunteers provided one-on-one counseling to over **105,500** Medicare beneficiaries in New York State.
- Volunteers dedicate countless hours to help Medicare beneficiaries and Medicare-eligible individuals navigate the complexities of Medicare and their individual health care options (e.g., Medicare Advantage, Medigap, Medicare prescription drug coverage, low-income subsidy(LIS)/Extra Help programs, etc.).



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# Mission and Vision

# HIICAP

## Mission

- To empower, educate, and assist Medicare-eligible individuals through objective outreach, counseling, and training.

## Vision

- To be the trusted community resource for Medicare information.



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# HIICAP in Detail

HIICAP staff and volunteers help Medicare beneficiaries and their families:

- Understand the Medicare prescription drug benefit (Medicare Part D) and how to select the best plan.
- Understand low-income programs such as the Elderly Pharmaceutical Insurance Coverage (EPIC) program, Medicare Savings Program (MSP), and LIS/Extra-Help programs.
- Find ways to pay for medications or medical equipment.
- Choose between original Medicare and Medicare Advantage plans.
- Understand Medicare rules and medical bills.
- Report possible Medicare fraud or abuse.
- Provide information on how to appeal a decision by Medicare, a managed care provider or other health insurance company.
- Discover ways to fill in Medicare's gaps.
- Learn how to file a Medicare or Medigap complaint.
- Learn about Medicare-covered prevention and screenings.



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# HIICAP Partners

HIICAP also works with six state-contracted Managed Care Consumer Assistance Programs:

- The Medicare Rights Center
- New York State Senior Action Council
- New York Legal Assistance Group
- Legal Aid Society of New York
- Empire Justice Center
- Community Service Society



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# HIICAP Helps

Trained HIICAP counselors assist beneficiaries like Sally.

- Sally was suddenly dropped from her Medicare drug plan because of an issue with a change of address. She was without prescription drug coverage and needed her essential medications. Sally was on fixed budget and was forced to pay out of pocket for the prescriptions that she very much needed.
- Sally contacted HIICAP and a trained HIICAP counselor worked with the Medicare prescription drug plan to successfully resolve her issue. The counselor was able to get Sally's coverage reinstated retroactively, and Sally was also reimbursed for the out-of-pocket costs she incurred for her prescriptions.
- In addition, the counselor evaluated Sally's monthly income and assisted her in applying for the MSP, a program that helps pay for out-of-pocket Medicare costs, such as the Part B premium. This program will save Sally up to \$7,000 annually.



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# Contact HIICAP

- The HIICAP hotline (**1-800- 701-0501**) is toll-free statewide line that recorded over **70,250** calls last year
- Callers are routed to the county in which they reside for direct assistance from the local HIICAP.
- This number is distributed statewide to over 3.8 million Medicare beneficiaries in the Medicare and You Handbook.



# Medicare



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# What is Medicare

Medicare is a federal program that provides health insurance for individuals:

- 65 and older
- Under 65 receiving Social Security Disability Insurance (SSDI) for 24 months
- Under 65 with kidney failure requiring dialysis or transplant



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# Parts of Medicare



**Part A:** covers inpatient hospital care, skilled nursing facility care, hospice, and home health care.



**Part B:** covers outpatient medical services from doctors and other health care providers.



**Part D:** Stand-alone Prescription Drug Plan or Medicare Advantage with Prescription Drug Plan



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# Two ways to receive Medicare benefits

## Original Medicare

- Medicare benefits through traditional program administered by federal government
- Includes Parts A and B Part D benefits are offered through stand-alone prescription drug plan

## Medicare Advantage Plan

- Medicare benefits through private health plan that contracts with federal government (also called Part C)
- Combines Parts A, B, and usually D benefits under one plan
- Not a separate benefit, everyone with Medicare Advantage still has Medicare



# Medicare Eligibility 65 plus

After turning 65, an individual qualifies for Medicare if they:

- Collect or qualify to collect Social Security or Railroad Retirement benefits or
- Are a current U.S. resident
  - and either a U.S. citizen or
  - a permanent resident having lived in the U.S. for five years in a row before applying for Medicare



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# Medicare Eligibility under 65

An individual who is not yet 65 qualifies for Medicare if they:

- Received Social Security Disability Insurance (SSDI)
- Have amyotrophic lateral sclerosis (ALS) or
- Have End-Stage Renal Disease (ESRD or kidney failure)



# Qualifying for Premium-Free Part A - 65 plus



## Part A is free for Medicare-eligible beneficiaries who:

- Are eligible for Social Security Retirement - Have at least 40 calendar quarters (10 years) of work in any job where they paid Social Security taxes in the U.S.
- Are eligible for Railroad Retirement benefits
- Have a spouse that qualifies for premium-free Part A under 1 or 2

Note: Beneficiaries who are Medicare-eligible but do not meet any of the criteria above must pay a monthly premium for Part A



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# Enrolling in Medicare



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# Automatic Enrollment

Some people who are eligible for Medicare are automatically enrolled, while others need to actively sign up.

A person will be automatically enrolled in Medicare Parts A and B and mailed a Medicare card if:

- They started to receive Social Security benefits before they turned 65
- They have been receiving SSDI for at least 24 months (or immediately if they have SSDI because of ALS)



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# Enrollment Periods

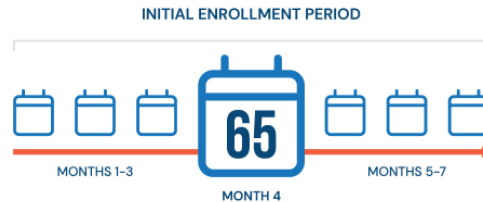
If a person is not automatically enrolled in Medicare, they can enroll for the first time during:

- Initial Enrollment Period
- Special Enrollment Period
- General Enrollment Period



# Initial Enrollment Period (IEP)

The IEP revolves around the beneficiary's 65th birthday



Enrolling during the first three months of the IEP:

- Coverage begins the month they first become eligible for Medicare.

Enrolling during the fourth through seventh months of the IEP:

- Coverage begins the month following the month of enrollment.



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# Special Enrollment Period (SEP)

Periods of time outside normal enrollment periods:

- Can be used to enroll in Part B and/or premium Part A.
- Sometimes triggered by specific life circumstances.



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# Medicare Part B SEP

- The Part B SEP allows the beneficiary to delay enrollment into Part B if they have coverage from current work (job-based insurance) during their first month of eligibility for Part B.
- It ends eight months after they lose coverage from current employment because the employment or insurance ends.



Note: Using the Part B SEP also means the beneficiary will not have to pay a late enrollment penalty (LEP)



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# General Enrollment Period (GEP)

The GEP runs annually from: **January 1 – March 31**

- If someone who is eligible for Medicare misses their IEP or SEP, they can enroll during the GEP
- Coverage would then begin on the first of the next month
- For example, Medicare coverage will start February 1 for someone who enrolls January 1.



# Original Medicare Coverage



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# Medicare Part A



## Medicare Part A Covers:

- Inpatient hospital care
- Inpatient skilled nursing facility care
- Home health care
- Hospice care



# Medicare Part B



Medicare Part B covers:

- Outpatient care
- Doctors' services
- Preventive care
- Home health care
- Durable medical equipment (DME)



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# Medicare Does NOT Cover

- Most dental care
- Most vision care
- Routine hearing care
- Most foot care
- Most long-term care
- Alternative medicine
- Most care received outside the U.S.
- Personal care or custodial care if there is no need for skilled care
- Most non-emergency transportation



# Medicare Advantage Plans



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# Medicare Advantage Plans

- Medicare Advantage Plans cover Medicare A, B, and most often offer Medicare Part D (prescription drug) Coverage.
- Medicare Advantage Plans must offer same benefits as Original Medicare Parts A and B, but can do so with different costs and rules/ restrictions.
- May cover services that Original Medicare does not cover, such as dental and vision care as supplemental benefits.



# Medicare Advantage Plans

Provider Access	Referral Requirements
<ul style="list-style-type: none"><li>• Beneficiary may have to see in-network providers to receive covered care or care at lowest cost.</li></ul>	<ul style="list-style-type: none"><li>• Plan may require primary care physician referral to see a specialist.</li></ul>



# Medicare Advantage Plans

- Costs vary by plan
- Individual must still pay their Part B premium.
  - Plan may charge additional monthly premium.
- Many plans have fixed copayments, rather than coinsurances for services and medications.
- People may pay more if they:
  - Get care outside the plan's network or service area.
  - Don't ask the plan's permission to get certain types of care or don't follow plan rules.



# New York Medicare Advantage Plans



There are approximately **3.8 million** individuals enrolled in Medicare in New York State.

- **52%** of those individuals are enrolled in a Medicare Advantage Plan.
- The average monthly cost in 2025 of a Medicare Advantage plan in New York State is **\$42.90**, compared to **\$30.35** in 2024.
- There are **280** Medicare Advantage plans available to New York State Medicare beneficiaries in 2025, compared to **241** plans in 2024.



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# Medicare Part D



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# Medicare Part D



Medicare Part D is the prescription drug coverage portion of the Medicare program. It helps people who qualify for Medicare cover the cost of prescription drugs, but it's not automatically included with Part A and Part B. Part D is an optional program, offered through private insurance companies approved by the federal government, and you must enroll in it separately. Each Medicare drug plan has its own formulary, or list of covered drugs.



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# Part D Enrollment

- Beneficiaries can enroll in a Part D plan during their Part D IEP (after first enrolling in Part A and/or Part B)
- Beneficiaries can also enroll in or make changes to Part D coverage during the Fall Open Enrollment Period
  - Those who use Fall Open Enrollment to enroll for the first time who didn't have prescription drug coverage that met certain standards may incur a premium penalty.



# Two Ways to Get Part D Drug Coverage

With Original Medicare	Through a Medicare Advantage plan
<ul style="list-style-type: none"><li>• Purchase a stand-alone prescription drug plan.</li><li>• Private plan offers only drug coverage.</li></ul>	<ul style="list-style-type: none"><li>• Part D is generally included, and beneficiaries receive all Medicare benefits from one plan.</li></ul>



# Medicare Part D - New York State



12 stand-alone Medicare prescription drug plans are available in 2025.

- **61.02%** of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2024.
- **37.92%** of people with a stand-alone Medicare prescription drug plan get LIS/Extra Help.
- **\$38.70** is the lowest monthly premium for a stand-alone Medicare prescription drug plan.



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# Volunteer Opportunities with HIICAP



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# Benefits of Volunteers

- In 2024, HIIICAP trained and certified over **230** volunteers who devoted over **26,000** hours to the program and participated in over **10,000** hours of training.
- Older adults also make significant contributions socially to New York State – with one million volunteers providing **495 million** hours of direct and indirect services to thousands of not-for-profit organizations – service that is valued at **\$13.8 billion** annually.



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# Active Volunteering

- **Promotes** healthy aging
- **Decreases** social isolation and the likelihood of loneliness and depression
- **Lowers** the rate of chronic illnesses
- **Increases** life expectancy



# HIICAP Volunteer Roles

- **Counselor:** a trained professional who provides free, unbiased counseling to Medicare beneficiaries and their families.
- **Administrative support:** involves copying, filing, data entry, and placing outbound phone calls to support HIICAP.
- **Presenter:** a trained professional who provides group outreach presentations to Medicare beneficiaries and their families
- **Outreach:** involves transporting and disseminating information materials to sites, kiosks, exhibits and attending in-person group outreach events.



# Interested in Volunteering

Contact HIICAP today:  
**1-800-701-0501**



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# ***Thank You!***

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