



HICAP Recap

Winter 2012

Long-term care workshop series coming up in Chico this spring
SEE PAGE 3

Newsletter of PASSAGES HICAP – Serving Butte, Colusa, Glenn, Plumas, and Tehama Counties

From the Top with Tatiana

By Tatiana Fassieux, HICAP Program Manager

What does 2012 have in store for us?

- **Fraud continues.** Some very unscrupulous entities are trying to get your Medicare, banking, and Social Security information. Seniors have reported getting calls, where someone who claims to be from Washington D.C. tells them, “Medicare is sending out new cards and we need your bank account information.” Never give out your personal information to anyone you don’t know; it could cost you and Medicare thousands of dollars.
- **Medicare, Medicaid, and the Federal Deficit.** There are many advocacy organizations, along with hospitals and physicians, who are making their concerns known to legislators. How about you? Call your federal elected officials today!
- **The election.** Get to know your candidates and let your concerns be known. Presidential contenders must hear your voice.
- **What will Medicare look like for your children and grandchildren?** It will not be the same Medicare that you enjoy. That’s because healthcare costs cannot sustain Medicare the way it was originally designed. This is an evolving story—stay tuned.

Tatiana

HICAP

The Health Insurance Counseling and Advocacy Program (HICAP) is a volunteer-supported, state-wide program. It provides free counseling for Medicare beneficiaries, along with educational services for the community.

HICAP, based in Chico, CA, serves Butte, Colusa, Glenn, Plumas, and Tehama counties. It is part of PASSAGES (www.passagescenter.org), a program serving older adults and family caregivers. Call HICAP at 530.898.6716 or 800.434.0222.

New to Medicare Minute

Q: *I don’t take any medications. Do I need to get a prescription drug plan?*



A: Medicare doesn’t require you to have a prescription drug plan—or any health plan, for that matter. You do have the right to refuse coverage. But if you don’t have a drug plan when you’re eligible and later decide to get one, you’ll likely have to pay a late enrollment penalty. The penalty is 1% of the average national premium for every month you were eligible and did not, and it is added to your monthly drug plan premium for as long as you have a drug plan. The penalty this year is approximately \$3.10 for each year you were eligible for a drug plan but didn’t have one. If you didn’t have a drug plan for five years, then a penalty of approximately \$15.54 is added to your monthly prescription drug premium. Call HICAP at 530.898.6716 for help with all your Medicare questions.

Healthy Word Search

Created by Katherine Tilman

S W Z L D N C O K A S
 C E E I I G M Q S W E
 H N R N C V Q S Q G C
 A B Q V J H I A A J R
 N R E V I G E R A C U
 G K H C N C E V K G O
 E A A M C V E K X M S
 S P E W O B L S J V E
 P N Q C P R A E Y Y R
 T E L I G I B L E X C
 J R A B X Y T H B C U

**ASSIGNMENT
COVERAGE
NEW**

**CAREGIVER
ELIGIBLE
RESOURCES
YEAR**

**CHANGES
HICAP
SERVICES**

Four Passages Programs Come Together to Help a Client in Need

By Tatiana Fassieux, HICAP Program Manager

Last December, Mr. X, a 65-year-old Medicare beneficiary, phoned HICAP. Despite his disability and frail condition, he wanted to secure his independence, but he didn't know what he was eligible for or what Medicare would cover. Mr. X was afraid of being institutionalized, because he'd recently been sent to a skilled nursing facility following a hospitalization due to a fall and injury. His son lives about 500 miles away from Chico and couldn't stay with him indefinitely, and Mr. X didn't have in place a Durable Power of Attorney for Health Care (DPAHC).

With the assistance of **Passages' Information & Assistance** staff, our client received a "5-Wishes" booklet, which contains a DPAHC, and he had a trusted friend, who lives locally be his DPAHC "agent." In addition, **Passages' Volunteer Services** found an RSVP volunteer to give Mr. X rides to his medical appointments. Furthermore, because of his frail condition and Medi-Cal eligibility, the **Passages' Care Management** program provided him with a walker and a bath transfer chair, along with other services, in order to ensure he remains independent for as long as possible. Mr. X is very happy to be able to continue living on his own with the services that Passages offered. It was through the **HICAP** door, along with the spirit of coordination that exists between Passages programs, that we can count this as a real success story!

Don't Fall for these Scams!



Financial scams targeting seniors are becoming so prevalent that they're now considered to be "the crime of the 21st century." Two possible reasons for the increase are seniors are considered to be more trusting individuals, and they are thought to have large sums of money in the bank.

Wealthy seniors and low-income seniors alike are targeted by scammers. And the ones doing the scamming are more apt to be trusted family members, not strangers.

Over the next few issues of the HICAP Recap, we'll be sharing the top ten financial scams, according to the National Council on Aging (www.ncoa.org). Here are two of these scams to be aware of.

1. **Healthcare/Medicare fraud.** A scammer may pose as a Medicare representative and trick seniors into sharing personal information, including their Medicare claim number. Or a scammer will provide bogus services for seniors, use their personal information to bill Medicare, and then pocket the payment money they get from Medicare.
2. **Telemarketing.** With no face-to-face interaction and no paper trail, scams over the phone are hard to trace. Also, scammers sell the names of their victims to other scammers. Three common telemarketing scams are:
 - a. **The Pigeon Drop.** The scammer claims to have found a large sum of money and is willing to split it with the senior—if the senior will first make a "good faith" payment to the scammer. The scammer, of course, keeps the "good faith" payment and never splits the large sum of money—which really never existed—with the senior.
 - b. **The Fake Accident Ploy.** The scammer gets the senior to wire or send money, saying that one of the senior's relatives was in an accident and needs funds right away.
 - c. **Charity Scams.** The scammer asks the senior to contribute money to a fake charity. Charity scams often occur after natural disasters, like floods and tornadoes.

Important Medicare Enrollment and Disenrollment Periods

- **February 14, 2012.** The last day you can *disenroll* from a Medicare Advantage plan. You can go back to Original Medicare and *enroll* in a prescription drug "Part D" plan.
- **February 29, 2012.** The Last day you can *enroll* in a prescription drug "Part D" plan, if your 2011 Medicare Advantage plan was discontinued, such as Anthem Freedom Blue I with prescription coverage.
- **May 2, 2012.** The last day you can *enroll* in a Medicare Supplement (Medigap) without consideration of pre-existing conditions, if your previous plan—such as the Anthem Freedom Blue 1 plan—left the area.

Note: *If you have the Medicare Extra Help program for your prescription drugs, you can enroll in a drug plan at any time.*



RUReadyCA.org: A New Website to Help with Long-Term Care Planning

Two out of three seniors living in California will need long-term care at some time in their lives—but few seniors prepare for it. In response, the California Department of Health Care Services has launched a new user-friendly website that offers valuable information and handy calculators to help seniors plan for their long-term care needs.

Passages Announces Spring Workshop Series on Long Term Care Planning

This spring, Passages will again host a series of workshops on long-term care planning. Local, trusted experts will conduct the workshops and will be available to answer your questions. The workshops take place at the Chico Community Center (CARD) at 545 Vallombrosa Avenue in Chico. Reservations are required; please call 898-5923.

- **Developing a Long Term Living Plan – Thursday, February 16, 10am to noon**
This workshop will highlight various actions and options that individuals and family caregivers can take to design a well-thought out and realistic plan for care as we age.
- **Medi-Cal, Veterans Benefits, and your Estate Plans– Thursday, April 19, 10am to noon**
Discussion will focus on how government programs impact estate plans.
- **Inflation, Volatility, and Longevity – Thursday, June 14, 10 am-noon**
This workshop will address the market realities and how they impact estate plans.

Become a HICAP Volunteer Counselor

HICAP is looking for volunteer counselors to help people with Medicare navigate the healthcare system. Volunteers work one-on-one with Medicare recipients, helping them better understand Medicare and solving any problems they might have.

An eight-day training program for new volunteer counselors will be held March 5-7, March 12-14, and March 19-20 in Chico. After the training, volunteers get further practice by working with experienced counselors in actual counseling sessions. At the successful completion of the training, volunteers are registered with the California Department of Aging and can begin working with Medicare recipients. For more information about volunteering with HICAP, please call Tim Sonnenburg at 530.898.6641.

Did Your Increase in Social Security Benefits Affect Your Medi-Cal Status?

You might still qualify for two Medicare programs for people with low incomes:

- Medicare's Extra Help Program (Low Income Subsidy Program) helps pay for prescription drug costs.
- The Medicare Savings Program pays Medicare premiums, along with some deductibles and co-pays.

Call HICAP at 530.898.6716 to see if you qualify and to enroll.

Fun Options for a Healthier You

By Natasha Coulter

Tai Chi for exercise has gained in popularity over the last two decades, especially amongst seniors. Tai Chi is an internal Chinese martial art focusing on mental and spiritual aspects woven into movement. It is a low-impact, gentle, meditative form of exercise that can be a good choice for seniors. Tai Chi can provide some important benefits for seniors:

- Increases mental capacity and concentration
- Reduces blood pressure
- Provides relief of physical stress and improves balance
- Helps relieve arthritis pain and strengthens ankles and knees

There are many senior care facilities and community centers that offer Tai Chi classes. Participating in a class gives people an opportunity to not only exercise but to meet others with common interests. To learn more about the benefits of Tai Chi and to find a Tai Chi class in your community, type "Tai Chi" and your city into your computer search engine. Always consult a qualified medical professional before beginning any nutritional program or exercise program.



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Information contained in this newsletter may be copied and distributed freely, but please state that it had been previously published in this edition of the PASSAGES HICAP Recap newsletter.

This publication has been created with financial assistance, in whole or in part, through a grant from the Centers for Medicare and Medicaid Services, the Federal Medicare Agency.



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HICAP Recap
CSU, Chico
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95929-0799



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Ronda's Recipes

By Ronda Kramer, Snacks Expert

Nutty Roasted Brussels Sprouts

- 2 pounds Brussels sprouts
- 1 cup pecans, chopped
- 2 Tablespoons olive oil
- 2 cloves garlic, finely chopped
- ½ teaspoon salt
- ¼ teaspoon black pepper



1. Heat oven to 400° F
2. Remove the outer leaf from each Brussels sprout and trim off the tougher stem end.
3. In a large bowl, toss together the trimmed Brussels sprouts, pecans, oil, garlic, salt, and pepper.
4. Line a large, rimmed baking sheet with foil.
5. Pour the prepared Brussels sprouts mixture onto the foil, making sure the sprouts are in a single layer.
6. Roast in the oven for 20 to 25 minutes—until the Brussels sprouts are golden and tender.

Makes eight servings at just 168 calories each.

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