

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

## What's HIICAP?

HIICAP is your free local source for impartial information about Medicare, Medigap policies and supplemental choices, Medicare Advantage Programs, other insurance questions, Medicare Prescription Drug Plans, EPIC (Elderly Pharmaceutical Insurance Coverage), and other benefit programs.

HIICAP is a federally-funded program from the Administration for Community Living (ACL). HIICAP is administered by the New York State Office for the Aging and is staffed locally by Dutchess County Office for the Aging staff and certified volunteers.

HIICAP provides you and your loved ones with unbiased information, education and counseling about Medicare and other health insurances. Trained staff and volunteers will answer all of your questions at no charge. There is a suggested donation for those who can afford to donate to the program.

To access HIICAP services by phone, contact the Office for the Aging at our HIICAP Hotline:

**(845) 486-2566**

*When you call you can:*

- Get your questions answered.
- Set up a meeting with a counselor.
- Request publications.
- Ask about educational seminars.

The calendar at the Office for the Aging website ([www.dutchessny.gov/aging](http://www.dutchessny.gov/aging)) has a listing of upcoming workshops, or you can call the HIICAP Hotline above for more information.

## HIICAP Can Help You...

- Understand eligibility & enrollment in Medicare and its parts.
- Understand the Medicare prescription drug benefit (Medicare Part D) and how to select the best plan.
- Understand "Extra Help", a low income subsidy offered by the Social Security Administration.
- Understand and apply for the Medicare Savings Program for low income beneficiaries.
- Find ways to pay for your prescription drugs or medical equipment.
- Understand and apply for the N.Y. State EPIC Program (Elderly Pharmaceutical Insurance Coverage).
- Choose between original Medicare and Medicare Advantage plans, including Medicare HMOs, Medicare PPOs, Medicare Special Needs Plans and Medicare Private Fee-for-Service Plans.
- Understand Medicare rules and your medical bills.
- Report possible Medicare fraud or abuse or appeal a decision by Medicare fraud or abuse.
- Appeal a decision by Medicare, your managed care provider or other insurance company.
- Discover ways to fill Medicare's "gaps."
- File an insurance claim and deal with paperwork.
- Learn about health prevention and screening benefits.

## Information Resources on the Internet

- | New York State Office for the Aging: [www.aging.ny.gov](http://www.aging.ny.gov)
- | HIICAP (NY state): [www.aging.ny.gov/healthbenefits](http://www.aging.ny.gov/healthbenefits)
- | Medicare: [www.medicare.gov](http://www.medicare.gov)
- | Medicare Interactive: [www.medicareinteractive.org](http://www.medicareinteractive.org)
- | NYS Dept of Health: [www.health.ny.gov](http://www.health.ny.gov)
- | NYS Division of Veterans' Affairs: [www.veterans.ny.gov](http://www.veterans.ny.gov)
- | NYS Partnership for Long Term Care: [www.nyspltc.org](http://www.nyspltc.org)
- | Medicare Rights Center: [www.medicarerights.org](http://www.medicarerights.org)
- | Social Security Administration: [www.ssa.gov](http://www.ssa.gov)

*The information provided by the Health Insurance Information, Counseling and Assistance Program is intended for the sole purpose of educating consumers in regard to the choices available for their health insurance needs. Particular emphasis is placed on understanding original Medicare. Nothing herein is intended nor should it be construed as an endorsement by the State of New York of any specific insurance product or insurer.*

# Dutchess County Office for the Aging

Case Management  
Information, Referral and Advocacy  
Continuing Care  
Nursing Home Information  
NY Connects  
Caregiver Support  
Senior Friendship Centers  
Home Delivered Meals  
Nutrition Education  
Summer Senior Picnics  
Nutrition Counseling  
Benefit & Entitlement Counseling  
Health Insurance Counseling & Assistance  
Legal Assistance  
Housing Information  
Home Energy Assistance  
Medical Transportation  
Volunteer Opportunities  
Brain Games  
Senior Exercise Program  
A Matter of Balance  
Tai Chi  
Successful Aging presentations  
Scam Prevention presentations

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of Dutchess.*

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Dutchess County  
Office for the Aging

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[www.dutchessny.gov/aging](http://www.dutchessny.gov/aging)