

Medicare (HICAP) - Ways We Can Help

Health Insurance Counseling & Advocacy Program (HICAP) (209) 558-4540

This program provides free Medicare counseling to all people who have or will soon have Medicare

HICAP can help you:

- Understand your Medicare benefit coverage and limitations
- Compare Medicare advantage plans and Supplemental “Medi-Gap” Plans
- Apply for extra help paying for Medicare premiums and/ or prescription costs
- Understand how Medi-Cal works with Medicare- explain Share of cost & Spend down
- Explain how Medicare works with private or retirement plans, Veterans benefits, Tri-care
- File Appeals or challenge claim denials
- Explore long-term care options

HICAP services are free of charge.

HICAP counselors can answer questions by phone but often an individual face-to-face appointment is recommended. Appointments are available in Modesto, Turlock, Oakdale, and Patterson.

Note: Only our main office in Modesto is open for appointments due to COVID-19 closures.

HICAP counselors are trained and registered by the California Department of Aging. They provide independent, unbiased information to help you understand your Medicare benefits and options.

HICAP volunteer counselors do not sell you any type of health care coverage. They do not endorse or recommend any specific plan or policy. Our goal is to help you make informed decisions about your Medicare options.

Open enrollment begins October 15th – December 7th this is when most Medicare recipients can make changes to their Health and /or prescription plans for the upcoming New Year.

Everyone should review their health insurance coverage annually to compare costs and benefits between plans.

HICAP offer free benefits review and comparisons appointments during open enrollment!

For further information or to schedule an appointment, call **(209) 558-4540**

Main Office Location: Open 8:00-4:30 p.m. (Monday thru Thursday by appointment)

Aging & Veterans Services (HICAP)
3500 Coffee Road Suite 19

Modesto, CA 95355

Once a month, appointments are also available at our satellite office locations: (Please call for appointment)

NOTE: Satellite HICAP appointments Temporarily unavailable due to COVID -19 closures.

We re still offering phone or in-person appointments at our main Modesto office .

Hammon Senior Center - *Last Friday of the month*

1033 W Las Palmas Ave, Patterson, CA 95363

[Directions](#)

Turlock Library - *Third Tuesday of the month*

550 N Minaret Ave, Turlock, CA 95380

[Directions](#)

Gladys Lemons Senior Center - *First Friday of the month*

450 E A St, Oakdale, CA 95361

[Directions](#)



LOCAL HELP FOR PEOPLE WITH MEDICARE

Helpful Links:

- [Medicare.gov](https://www.medicare.gov)
- [Apply for Help paying Part D premiums \(Limited Income Subsidy\)](#)
- [California Department of Aging – About HICAP](#)
- [California Health Advocates](#)
- [Medi-Cal for Stanislaus County](#)