

Your Medicare Choices

1 Use Original Medicare

Parts A & B (Original Medicare)

See insert in pocket ▶

Part A: Hospital Insurance

Part B: Medical Insurance



- You may go to any doctor, provider, hospital, facility or supplier in the Medicare program.
- Medicare pays its portion of your covered service/benefit.
- You pay the deductible, copay, and coinsurance (find these out-of-pocket costs in the Pocket on the next page).

+ Optional supplemental and drug coverage below +

Medigap

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Medicare Supplement Insurance

- You must have enrolled in both Part A AND Part B to buy a Medigap.
- Plans cover Original Medicare deductibles, and co-pays/coinsurance.
- Policies offered by private insurance companies.
- Premiums vary by plan and company.
- Employers and unions may offer similar retiree coverage.

Part D

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Prescription Drug Coverage

- Plans offered by private insurance companies.
- Plans cover out-patient prescription drugs.

OR

2 Join and use a Medicare Advantage Plan

Part C

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Part D Drug Coverage is usually included

A, B and D managed by an HMO

- You must have enrolled in both Part A AND Part B to enroll in Part C
- You must go to medical groups, doctors, hospitals, suppliers, and pharmacies that have a contract with the Medicare Advantage Plan.
- Medicare/CMS pays the insurance company each month you are enrolled in its Medicare Advantage Plan. Extra plan benefits can be included
- You pay the premium, deductibles and co-pays/coinsurance set by the HMO.
- Authorization of services is managed by the HMO and medical group you choose.

You may have other options if you have extra coverage from an employer, union, military, VA, or Medi-Cal (due to limited resources and income). Call HICAP to discuss.

Health Insurance Counseling & Advocacy Program

Health Insurance Counseling & Advocacy Program (HICAP) is a service offered by Sourcewise that assists seniors, persons with disabilities, and caregivers with the information needed to make informed insurance decisions. We can assist with the different parts of Medicare and long-term care insurance. HICAP provides free, objective one-on-one counseling available in multiple languages.

HICAP volunteer counselors are located throughout Santa Clara County. Counseling appointments can be scheduled at local sites by calling HICAP at (408) 350-3200 or a site listed below.

Sourcewise provides education, expertise, and quality support services to help you and your loved ones age well at home. Our comprehensive network of services enables us to educate, facilitate, and deliver an array of services that are critical to the lives of seniors. HICAP services are provided by Sourcewise at no-cost; however, donations are appreciated.

HICAP Counseling Sites

Visit mysourcewise.com to view a map of HICAP Counseling sites.

Almaden Community Center
(408) 268-1133

Avenidas - Palo Alto
(650) 289-5400

Barbara Lee Senior Center
(408) 586-3400

Cambrian Center
(408) 559-0330

Camden Community Center
(408) 559-8553

***Campbell Community Center**
(408) 866-2146

Centennial Recreation Senior Center, Morgan Hill
(408) 782-1284

Corinthian House
(408) 374-4522

Cupertino Senior Center
(408) 777-3150

Cypress Community & Senior Center
(408) 244-1353

Eastside Neighborhood Center
(408) 350-3200 (press option 2)

Evergreen Community Center
(408) 270-2220

Gardner South County Health Center, Gilroy
(408) 350-3200 (press option 2)

Gilroy Senior Center
(408) 846-0414

Health Library & Resource Center at El Camino Hospital MountainView
(650) 940-7210

Los Gatos
(408) 350-3200 (press option 2)

John XXIII Multiservice Center
(408) 282-8600

***Los Altos Senior Center**
(650) 947-2797

Los Gatos Senior Center
(408) 354-1514

Mayfair Community Center
(408) 794-1060

Mountain View Public Library
(408) 350-3200 (press option 2)

***Mountain View Senior Center**
(650) 903-6330

Palo Alto Medical Foundation Los Gatos
(650) 934-7380

Mountain View
(650) 934-7380

Palo Alto
(650) 614-3200

Sunnyvale
(408) 730-2810

Saint James Health Center
(408) 350-3200 (press option 2)

San Jose Public Library Berryessa Branch
(408) 350-3200 (press option 2)

Santa Clara Senior Center
(408) 615-3170

Saratoga Senior Center
(408) 868-1257

Seven Trees Community Center
(408) 794-1690

Sourcewise *San Jose
(408) 350-3200 (press option 2)

South County Office, Morgan Hill
(408) 762-7362

Southside Community Center
(408) 629-3435

Stanford Health Library
(408) 350-3200 (press option 2)

Sunnyvale Senior Center
(408) 730-7360

The Villages
(408) 350-3200 (press option 2)

Willow Glen Community & Senior Center
(408) 448-6400

***Yu-Ai Kai**
(408) 294-2505

* Long-term care counseling provided by appointment at these sites

Additional Resources

(800) 434-0222	HICAP statewide access, www.aging.ca.gov/HICAP/
(800) 633-4227	Medicare Information, Billing, Status, Appeals, etc., www.medicare.gov
(855) 693-7285	Bay Area Legal Aid, Health Consumer Center, www.baylegal.org
(800) 999-1118	Coordination of Benefits and Recovery Center, access information about insurance that would pay before Medicare, www.cms.gov/Medicare/Medicare.html
(800) 474-1116	California Advocates for Nursing Home Reform (CANHR), www.canhr.org
(800) 927-4357	California Department of Insurance, www.insurance.ca.gov
(888) 225-7377	California Public Employees' Retirement System (CalPERS), www.calpers.ca.gov
(800) 228-5453	California State Teachers Retirement System (CalSTRS), www.calstrs.com
(800) 300-1506	Covered California, California Health Insurance Exchange, www.coveredca.com
(800) 447-8477	California Department of Health and Human Services, Office of Inspector General, information regarding Medicare fraud, waste, and abuse, www.oig.hhs.gov
(800) 827-1000	Department of Veterans Affairs, www.va.gov
(888) 767-6738	Federal Employee Health Benefits Program (FEHBP), www.opm.gov/insure/health
(916) 930-3927	Indian Health Services, www.ihs.gov
(877) 588-1123	Livanta, Quality Improvement Organization, Quality of care issues, hospital appeal rights, denial of admissions or early discharge from hospital, www.livanta.com
(703) 838-7760 (800) 456-8410	National Association of Retired Federal Employees (NARFE), www.narfe.org
(888) 466-2219	Office of the Patient Advocate, find health care quality report cards, www.opa.ca.gov
(877) 772-5772	Railroad Retirement Board (RRB), www.rrb.gov
(650) 969-8656 (408) 847-7252	Senior Adults Legal Assistance, www.sala.org
(855) 613-7080	Senior Medicare Patrol, report Medicare fraud, waste, or abuse, www.cahealthadvocates.org/fraud-abuse/
(800) 772-1213	Social Security Office for Medicare Part A and B enrollment and Part D low income subsidy, www.ssa.gov
(877) 962-3633	Social Services Agency County of Santa Clara for Medi-Cal and low income assistance, www.sccgov.org/sites/ssa/debs/hc/
(866) 773-0404	TRICARE for Life, for military retirees and their families, www.tricare4u.com
(888) 874-9378	TriWest Healthcare Alliance West Region, for Veteran services, www.triwest.com