

The Health Insurance Information, Counseling and Assistance Program (HIICAP) is federally-funded by the Administration for Community Living (ACL) and also receives funding from the New York State Office for the Aging.

To obtain HIICAP services, contact your local office (or department) for the aging at

**1-800-701-0501**

(you will be asked to state your county) or visit

**[www.aging.ny.gov](http://www.aging.ny.gov)**

Free language interpretation services are available.

For general information call

**1-800-Medicare**

(1-800-633-4227)

Do you have questions about **Medicare** or your **health insurance?**



**HIICAP  
has the  
answers.**



**Office for  
the Aging**

Andrew M. Cuomo  
**Governor**

Greg Olsen  
**Acting Director**

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**Health Insurance  
Information, Counseling  
and Assistance Program**



**The Health Insurance Information, Counseling, and Assistance Program (HIICAP)** provides you and your loved ones with information and counseling about Medicare and other health insurance. Trained staff and volunteers will answer your questions.

The services provided by HIICAP are **free and unbiased**.

The answers to your questions are just a free phone call away. See the back page of this brochure for contact information.

## HIICAP can help you:

- ▶ Understand the Medicare prescription drug benefit (Medicare Part D) and how to select the best plan
- ▶ Understand low-income subsidy programs, including Extra Help and Medicare Savings Programs (MSPs)
- ▶ Find ways to pay for your medications or medical equipment
- ▶ Understand and apply for the Elderly Pharmaceutical Insurance Coverage (EPIC) program
- ▶ Choose between original Medicare and Medicare Advantage plans including health maintenance organizations (HMOs), preferred provider organizations (PPOs), private fee-for-service (PFFS), and special needs plans
- ▶ Understand Medicare rules and your medical bills
- ▶ Report possible Medicare fraud or abuse
- ▶ Provide information on how to appeal a decision by Medicare, your 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 screening that can identify health problems
- ▶ Explore long term care services like paying for nursing home care or understanding long-term care insurance