

# Medicare for you

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**Newsletter from HICAP of San Mateo County  
(A program of Self Help for the Elderly)**

## One more resolution.....

Do you wonder how your own health insurance policy fits into the overall Medicare ecosystem? Do you ask yourself, "what is Medicare Advantage" and do I have it? What is "Original Medicare" and is there an un-original Medicare? Making a commitment to understanding Medicare coverage is the first step in determining the best health plan for you. At HICAP, we are committed to taking the time to answer your Medicare questions. Contact us and make it your resolution to take control of your health insurance; this is one resolution we can help you keep. Our counseling service is free and our knowledgeable counselors are ready to help you understand how to make Medicare work for you!

**Your San Mateo HICAP team,**  
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## A big win for California's HMO members

In a groundbreaking move, California became the first state to mandate that HMOs in the state provide care to their members within set time limits. This new regulation aims to address one of the primary complaints about HMO health insurance, namely that it takes too long to get a doctor's appointment.

Under the new rules effective January 17, HMO physicians must see a patient who requests an appointment within 10 days. Specialists have 15 days. Urgent-care patients must be seen within 48

hours. Telephone calls to doctors' offices will have to be returned within 30 minutes, telephone screening by physicians or other health professionals will have to be available 24 hours a day. The new rules also require that customers spend no more than 10 minutes on hold during normal business hours before they speak to an HMO customer-service representative.

HMO members who believe they have been denied timely access to care, should promptly complain to their

health plan. If that doesn't resolve the issue, they should file a complaint with the Department of Managed Care (DMHC) as follows:

*Phone: (888) 466-2219 or  
(877) 688-9891 [TDD]*

*Fax : (916) 255-5241*

*E-mail: [www.hmohelp.ca.gov](http://www.hmohelp.ca.gov)*

Information for this article was  
extracted from Health Access eNewsletter:  
[www.health-access.org](http://www.health-access.org)

# HEALTH CARE REFORM MUST NOT DIE!

Independents in Massachusetts and President Obama’s recent State of the Union address hit health care reform hard into the outfield. After months at the top of the administration’s agenda, health care reform has been moved to third place (at least)—after the economy and after the war in Afghanistan. It is doubtful that the American people will see significant changes this year.

This was not good news to Medicare beneficiaries who had looked forward to: elimination of the coverage gap in prescription drug plans, more assistance to low income individuals with limited resources, better access to preventive services, especially vaccines, and transitional care services after hospital discharge. (See the web site of the Center for Medicare Advocacy for more detailed information about proposed reform). It could be months be-

fore these issues again rise to the top of Washington’s priority list .



In the face of recent set backs, health care advocates continue efforts to convince congress to pass a reform bill. Obama repeats, “I will not quit. We still need health care reform to ease the burden on middle class families.” In truth, however, the president waited until 25 minutes into his State of the Union address to even mention the need for health care reform. His few minutes on the topic included no spe-

cifics-only a reference to still needing it.

Health care reform will be back, however. The need will not die completely as long as premiums continues to rise, millions of Americans remain without insurance; and seniors are forced to choose between food and medication. The problems that brought reform to the top of the agenda still remain and must be addressed. Unfortunately, it will not be today or tomorrow.

Even without reform, there are still alternatives for Medicare beneficiaries. HICAP counselors can work with individuals to identify ways to get the most out of Medicare as it stands today. Call us at 650-627-9350 and ask for an appointment with one of our counselors.

## Medicare Advantage Open Enrollment Period Ends March 31!



This Open Enrollment Period is only for changing in or out of Medicare Advantage plans. A Medicare beneficiary may have enrolled in a plan that they did not understand or that their doctor does not belong to, they may find that their costs under Original Medicare have increased and are seeking a less expensive option, or they wish to return to Original Medicare with a supplement that allows more freedom of choice. For most, this is the last opportunity to make a change until the following year. Call us at HICAP if you need to understand your options.

## Volunteer Spotlight - Judy King

**HICAP volunteer counselors provide most of the Medicare counseling done by HICAP. Seventeen enthusiastic, energetic citizens are currently finishing the 50+ hours of training needed for counselor certification. If you would like to join them by becoming a volunteer counselor, call us at 1-650-627-9350. Training sessions are held two times a year.**

One volunteer who is not a stranger to our trainings is Judy -- one of our current volunteer counselors. Judy King has been volunteering with the HICAP of San Mateo since late 2002, and has been registered with the State of California since early 2003. Originally, she was attracted to volunteering for HICAP when she noticed an ad in the local newspaper, and decided that this was something she would have liked to try. She had never worked with Medicare beneficiaries in the past with regards to their questions and explaining how the Medicare system works, and went into the Original Training open and willing to learn and explore these topics in more depth. Judy's previous experience was as a Registered Nurse and when she decided to retire, she wanted to look for a volunteer opportunity that was meaningful, rather than monotonous. It wasn't in her nature to slow things down, especially since she had just spent most of her career years

working in a hospital. And with that, she took a leap and fell into HICAP to start working one on one with Medicare beneficiaries to understand their health care options.

Judy now counsels on a weekly basis at a nearby Senior Site in the County. Judy has not only excelled in being able to tackle the more difficult cases involving billing, or troubleshooting, she is also a Mentor Counselor to new trainees. She is conscientious with her clients, and eager to learn and teach others. Judy is always willing to come to trainings that allow her to go above and beyond; she has attended additional Low Income Subsidy/Extra Help trainings, Medicare Savings Programs trainings and even Long Term Care counseling training. Not only does she counsel on Medicare and options available to HICAP clients, because her site is equipped with internet access, Judy's

clients are able to have their Prescription Drug Plan researches done during the appointment -- which comes in very crucially especially during the Annual Election Period. With such diligent counselors such as Judy, Medicare beneficiaries are definitely in good hands to understanding their options.



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**Mark Your Calendars: Upcoming HICAP Events**

January 23, 2010 10am-2pm Millbrae Community Center	477 Lincoln Circle, Millbrae, 94030	<b>Presentation</b> : Health & Wellness Faire
January 23, 2010 10am-1pm YMCA	550 Bell Street, East Palo Alto 94303	<b>Presentation</b> : Healthy and Strong Women Workshop
January 27, 2010 11am-12pm Little House	800 Middle Ave Menlo Park 94025	<b>Presentation</b> : Medicare Changes for 2010
February 3, 2010 1pm-2pm Veterans Memorial Senior Center	1455 Madison Ave, Redwood City 94061	<b>Presentation</b> : Medicare Changes for 2010
February 4, 2010 10:15am -11am Asian Senior Club	725 Monte Diablo Street, San Mateo 94401	<b>Presentation</b> : Medicare Changes for 2010
February 5, 2010 1pm-2:30pm Crane Place	1331 Crane Street, Menlo Park 94025	<b>Presentation</b> : *LIS/MSP Enrollment Event
February 16, 2010 12pm Rebuilding Together Peninsula	33 Arroyo Drive, South San Francisco 94080	<b>Presentation</b> : Introduction to HICAP Services
February 16, 2010 3pm Rebuilding Together Peninsula	841 Kaynyne Ave, Redwood City 94063	<b>Presentation</b> : Introduction to HICAP Services
February 18, 2010 11:30am-12pm Pacifica Senior Center	540 Crespi Drive, Pacifica 94044	<b>Presentation</b> : *LIS/MSP Enrollment Event
February 25, 2010 12pm & 3pm Rebuilding Together Peninsula	841 Kaynyne Ave, Redwood City 94063	<b>Presentation</b> : Introduction to HICAP Services
March 8 <sup>th</sup> , 2010 Time: 10am San Mateo Senior Center	2645 Alameda De Las Pulgas, San Mateo 94403	<b>Presentation</b> : Lost in the Medicare Maze
March 11, 2010 6pm-7pm Moonridge Health Fair	2001 Miramontes Point Rd, Half Moon Bay 94019	<b>Presentation</b> : *LIS & MSP Enrollment Event
March 12, 2010 9am -11am Coastside Collaborative Meeting	TBA	<b>Presentation</b> : *LIS/MSP Enrollment Event

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