Navigating the Insurance Maze

Retired insurance professional and Center for Healthy Living volunteer Al Lieberman counsels a senior.

If you've been curious about HICAP, the Health Insurance Counseling and Advocacy Program, wonder no more. Much more than just another acronym to remember, this invaluable program offers seniors a guide for navigating the intricate maze of health insurance issues, providing direction on everything from Medicare coverage to long-term care options. HICAP is a free service available through the Eisenhower Indian Wells Center for Healthy Living and at other sites across the state.

Administered through the California Department of Aging, HICAP counseling services are provided by volunteers registered with the department who act in good faith to provide information about health insurance policies and benefits. There are limitations to what the counselors can and cannot do. They are authorized by law to act as informal advocates, serving in a limited capacity to help resolve issues related to health care plans.

Center for Healthy Living Program Manager Susan Heggie explains, "Insurance can be a nightmare. HICAP provides seniors with a tool to help navigate the insurance system and to make the best choices for themselves."

Heggie acknowledges HICAP volunteers as some of the most knowledgeable sources on health care costs and insurance issues. The volunteers are required to stay abreast of Medicare changes and to take part in training and continuing education. All HICAP counselors, for instance, are trained on the Medicare prescription drug changes slated for 2006. They can also advise consumers on supplemental insurance plans and other private insurance matters.

"These wonderful volunteers help individuals find the answers to some tough questions," said Heggie.

Helen Haaga has been a HICAP volunteer for nine years and began working with the Center for Healthy Living about three-and-a-half years ago after moving to the desert. She donates her time and efforts as a way of giving back to the community.

"My background was in insurance and after I retired I began to think — what can I do that would be meaningful and helpful," Haaga describes her beginnings as a HICAP volunteer. "I saw a blurb in the newspaper asking for volunteers and I thought this would be perfect."

The most common questions seniors have, Haaga admits, are regarding Medicare. They include questions like, "Should I join a Medicare HMO, or subscribe to regular Medicare and a Medicare supplement?"

"When people come up to me and say, 'Gee, you really made a difference,'" Haaga admits, "It's one of the greatest rewards for what I do."

The Center for Healthy Living also hosts another great volunteer, Al Lieberman, who works independently of HICAP. "He is a retired insurance man and has been volunteering at the Center for 15 years," says Heggie. "He's wonderful and knowledgeable."

These services are free to the community.

HICAP Mission Statement It is the mission of HICAP to provide accurate and objective counseling, advocacy, and assistance with Medicare, health insurance, and related health coverage plans for Medicare beneficiaries, their representatives, or persons imminent of Medicare eligibility, and to educate the public on Medicare and health insurance. For more information on HICAP, visit www.inlandagency.org/html/hicap_home.htm or call the Eisenhower Indian Wells Center for Healthy Living at 760-568-1234. To become a member of the Eisenhower Indian Wells Center for Healthy Living, simply call 760-568-1234.

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